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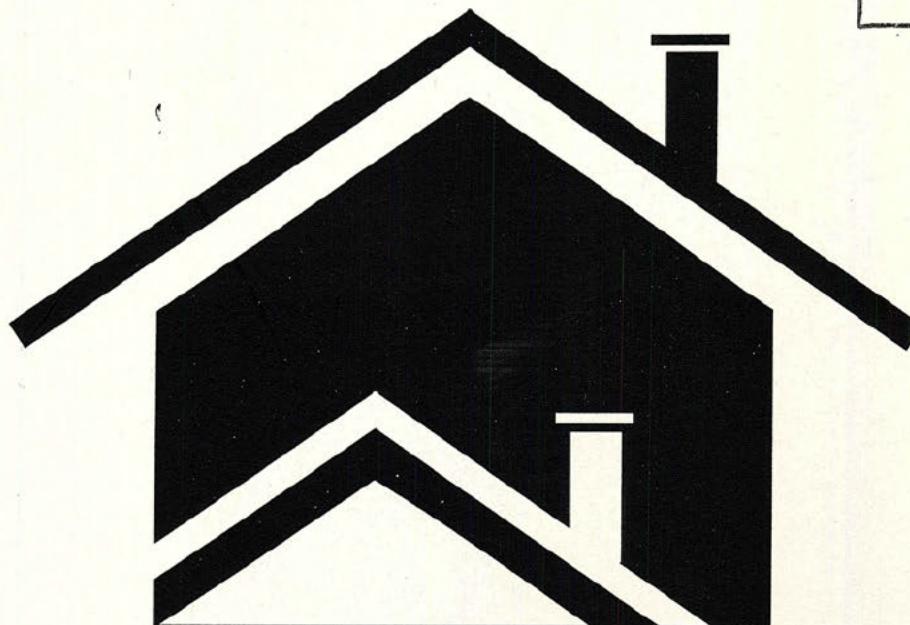
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## 2000 Missouri Homeowners Insurance Report

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Missouri Department of Insurance  
Statistics Section  
December 2001

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## Preface

The Missouri Department of Insurance has collected homeowners insurance data by zip code since 1986. The annual homeowners report summarizes information that we believe will be useful to Missouri consumers, insurers, and other interested parties. Using ten years of data, the 2001 report examines the homeowners insurance market in historical perspective.

The level of detail contained in the data permit an examination of such questions as:

1. Has the cost of homeowners insurance increased since 1991?
2. What factors contribute to the price of insurance?
3. Have insurance markets become more or less concentrated over the past ten years?
4. Which areas of Missouri, if any, experience problems of affordability and availability of insurance coverage?
5. What types of losses are most prevalent? Which are most severe? Where?

*This report represents a prelude to a more detailed analysis of Missouri insurance markets scheduled for release during the latter half of 2002, when zip code level data from the 2000 decennial census will be fully available.*

### **Note about data quality:**

Considerable time and effort is spent to ensure that the data used in this report is accurate. However, accuracy ultimately depends upon the quality of data submitted to the department by Missouri insurers.

**Questions, Corrections, or Comments?** Contact the Missouri Department of Insurance, Statistics Section, PO Box 690, Jefferson City, Missouri 65102-0690.

## Definitions

**Direct Premium Written:** The amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded or assumed.

**Adjusted Premium:** Average premiums are adjusted to reflect changes in house values over time. Homeowners policies (HO 1, 2, 3, and 5) are adjusted by the “house index” calculated by the Office of Federal Housing Enterprise Oversight (OFHEO). The “house index” reflects the appreciation of resold or refinanced homes. Renters premiums are adjusted by the general Consumer Price Index for all goods and services.

**Exposure:** One year of coverage for a dwelling.

**Cash-Flow Loss Ratio:** Amount paid in claims divided by written premium.

**Loss Frequency:** Loss count divided by exposures.

**Loss Severity:** Amount paid in claims divided by loss count.

## Policy Types:

**“Standard Homeowners” policy:** Homeowners Forms 1, 2, 3, or 5. These basic policies are carried by a “home owner” on the building and contents. This package includes fire, wind, theft, and liability coverage.

**Renters policy:** Homeowners Forms 4 and 6, or comparable policies, including Tenants Insurance or Condominium Unit Owners Insurance, similar to the basic policies carried by a “home owner,” but for contents only, or contents and inner walls only.

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## Highlights

**Adjusted for housing appreciation, average insurance premiums have increased by 7.9 percent in real terms from 1991 to 2000 for standard homeowners policies. In real terms, average premiums for renters insurance decreased over the same period by 1.6 percent.<sup>1</sup>**

In 1991, the average premium paid on a standard homeowners policy (HO 1, 2, 3, or 5) was \$306. By 2000, that figure had risen to \$481, a nominal increase of 57.4 percent. Premiums for renters and condominium coverage increased from \$143 to \$174 over the same period, a rate of increase less than the rate of inflation.

**Adjusted for housing appreciation, the rate of increase for annual average premiums was highest in St. Joseph, Kansas City, and St. Louis.**

Controlling for housing appreciation, average premiums for a standard homeowners policy increased by 11.0 percent in St. Joseph, followed by Kansas City at 10.3 percent, and St. Louis at 7.6 percent. Springfield experienced the lowest rate of increase at 0.4 percent.

**The most frequent homeowners losses in Missouri were caused by wind and hail. The most costly type of losses are those caused by fire and lightning.**

During 2000, fire and lightning claims were paid on 1.4 percent of all exposures, while wind and hail damage claims were paid on 3.2 percent of exposures. The average fire loss amounted to \$7,525 in damage and the average wind and hail loss was \$2,366. Of almost \$404 million paid to Missouri insureds for homeowners claims in 2000, \$163 million stemmed from fire and lightning claims, \$121 million from wind and hail, and \$23 million from theft and burglary.

**Similar data are presented in the following tables by county, city, and zip code.**

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<sup>1</sup> The OFHEO House Index for Missouri increased 46 percent during the decade. The House Index is also available for each of Missouri's six MSAs. The Consumer Price Index increased 23 percent over the same time period.



## **Premium and Losses**

### **Statewide Totals**



## Overview

### Premium and Losses, Missouri, 2000

Premium Written	\$650,505,227
Exposures	1,571,674
Loss Amount	\$403,837,433
Loss Count	128,812

#### Loss Count

Fire and Lightning	21,666
Wind and Hail	51,008
Theft	12,637
Other	43,501

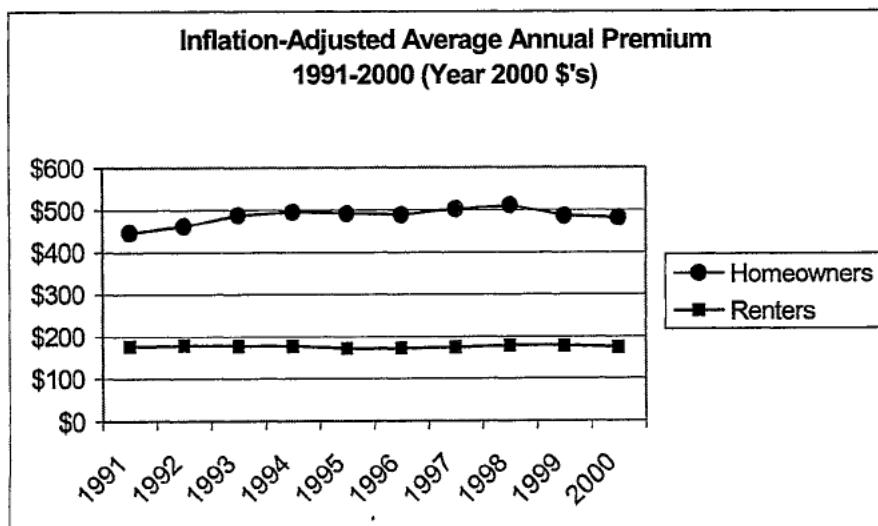
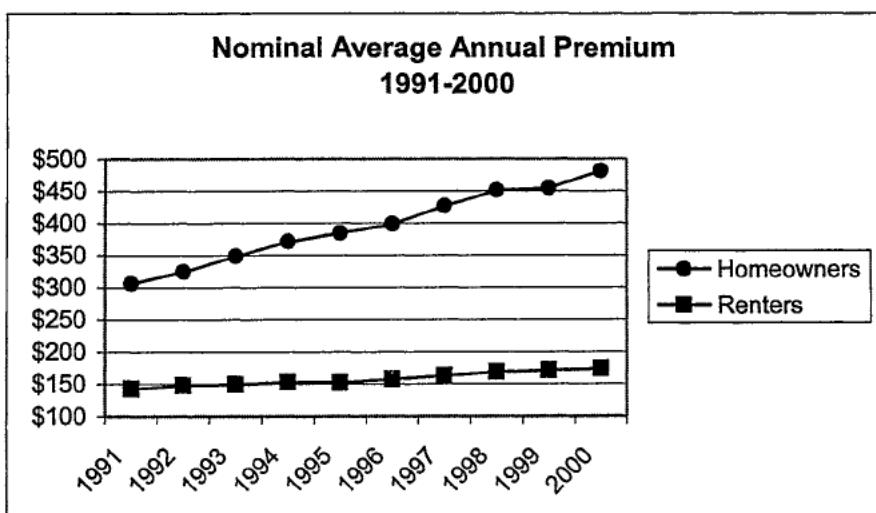
#### Loss Amount

Fire and Lightning	\$163,045,891
Wind and Hail	\$120,677,045
Theft	\$23,077,899
Other	\$97,036,598

### Average Premium, 1991-2000, Missouri

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	% Change, 1991- 2000
<b>Homeowners Policies, HO 1, 2, 3, and 5</b>											
<i>Nominal</i>	\$306	\$324	\$349	\$371	\$385	\$398	\$426	\$451	\$455	\$481	57.4%
<i>Inflation Adjusted*</i>	\$446	\$463	\$488	\$496	\$492	\$489	\$503	\$511	\$487	\$481	7.9%
<b>Renters and Condominium Owners Insurance</b>											
<i>Nominal</i>	\$143	\$148	\$149	\$153	\$152	\$158	\$163	\$169	\$171	\$174	21.5%
<i>Inflation Adjusted**</i>	\$177	\$179	\$177	\$177	\$171	\$172	\$174	\$178	\$177	\$174	-1.6%

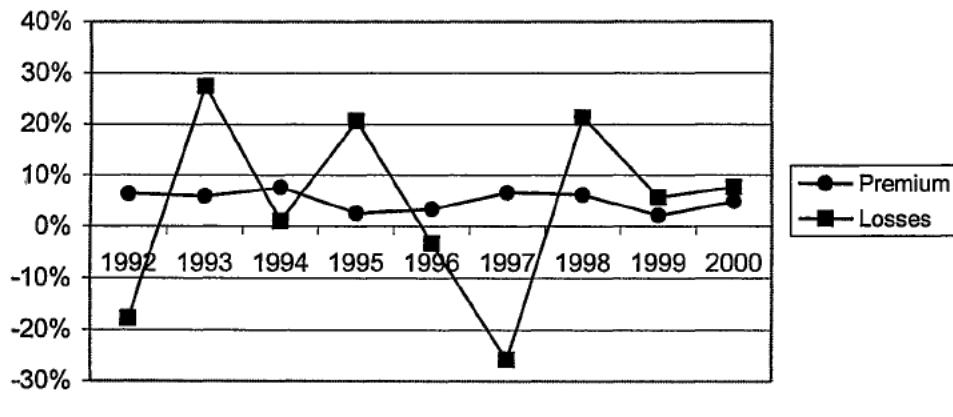
\*Adjusted by OFHEO Housing Index    \*\*Adjusted by the Consumer Price Index-All Goods



### Average Loss per Exposure, by Cause of Loss

Cause of Loss	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	% Change, 1991- 2000
Fire and Lightning	\$82	\$69	\$76	\$77	\$81	\$88	\$82	\$82	\$93	\$104	26.0%
Wind and Hail	\$56	\$36	\$71	\$72	\$108	\$81	\$35	\$72	\$67	\$77	37.2%
Theft	\$20	\$19	\$19	\$17	\$17	\$16	\$15	\$16	\$17	\$15	-24.9%
All Other	\$45	\$42	\$47	\$48	\$53	\$66	\$54	\$55	\$61	\$62	37.7%
<i>All Causes Combined</i>	<i>\$203</i>	<i>\$167</i>	<i>\$213</i>	<i>\$215</i>	<i>\$259</i>	<i>\$251</i>	<i>\$186</i>	<i>\$226</i>	<i>\$239</i>	<i>\$257</i>	<i>26.8%</i>
<i>Average Premium per Exposure</i>	<i>\$265</i>	<i>\$282</i>	<i>\$299</i>	<i>\$321</i>	<i>\$330</i>	<i>\$341</i>	<i>\$364</i>	<i>\$386</i>	<i>\$394</i>	<i>\$414</i>	<i>55.9%</i>

Average Premium and Loss  
Percent Change From Prior Year



### Annual Loss Frequency, By Cause of Loss

Cause of Loss	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Fire and Lightning	1.9%	1.5%	2.1%	1.7%	1.7%	1.9%	1.3%	1.6%	1.3%	1.4%
Wind and Hail	4.9%	1.9%	4.5%	3.7%	4.9%	4.1%	1.9%	4.3%	2.7%	3.2%
Theft	1.4%	1.4%	1.4%	1.3%	1.1%	1.0%	0.9%	1.0%	0.9%	0.8%
Other	3.4%	2.8%	3.5%	3.1%	3.0%	3.9%	2.7%	3.0%	2.9%	2.8%
<i>All Losses</i>	<i>11.6%</i>	<i>7.6%</i>	<i>11.5%</i>	<i>9.7%</i>	<i>10.8%</i>	<i>11.0%</i>	<i>7.0%</i>	<i>9.9%</i>	<i>7.7%</i>	<i>8.2%</i>

### Loss Severity (Average Dollar Amount of Loss) By Cause of Loss

Cause of Loss	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	% Change, 1991- 2000
Fire and Lightning	\$4,346	\$4,651	\$3,583	\$4,689	\$4,787	\$4,710	\$6,094	\$5,018	\$7,129	\$7,525	73.1%
Wind and Hail	\$1,152	\$1,877	\$1,555	\$1,948	\$2,193	\$1,967	\$1,835	\$1,687	\$2,516	\$2,366	105.5%
Theft	\$1,359	\$1,402	\$1,381	\$1,337	\$1,441	\$1,514	\$1,567	\$1,605	\$1,918	\$1,826	34.4%
All Other	\$1,330	\$1,501	\$1,341	\$1,558	\$1,759	\$1,666	\$1,969	\$1,846	\$2,136	\$2,231	67.8%
<i>All Losses</i>	<i>\$1,753</i>	<i>\$2,196</i>	<i>\$1,844</i>	<i>\$2,206</i>	<i>\$2,396</i>	<i>\$2,283</i>	<i>\$2,678</i>	<i>\$2,276</i>	<i>\$3,084</i>	<i>\$3,135</i>	<i>78.9%</i>

### Loss Ratio

1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
76.4%	59.1%	71.1%	67.7%	78.6%	73.5%	51.2%	58.5%	60.5%	62.1%

**Premium and Losses by Metropolitan Statistical Area (MSA)**



**Losses During Year 2000  
By MSA**

MSA	Total Claim Count, 2000					Total Dollars Paid in Claims, 2000 (In Millions)				
	Fire and Lightning	Wind and Hail	Theft	Other	All Causes	Fire and Lightning	Wind and Hail	Theft	Other	All Causes
Columbia	458	603	272	813	2,146	\$1.6	\$1.2	\$0.5	\$1.6	\$5.0
Joplin	775	776	354	1,008	2,913	\$4.3	\$1.2	\$0.6	\$1.6	\$7.7
Kansas City	3,887	11,749	3,173	7,348	26,157	\$29.3	\$27.2	\$6.3	\$16.3	\$79.1
St. Joseph	138	731	101	345	1,315	\$1.2	\$1.6	\$0.1	\$0.7	\$3.6
St. Louis	7,543	18,890	5,264	20,122	51,819	\$68.2	\$50.8	\$9.8	\$51.5	\$180.3
Springfield	1,293	2,516	810	2,845	7,464	\$9.6	\$4.3	\$1.3	\$5.3	\$20.4
Remainder of State	7,572	15,743	2,663	11,020	36,998	\$48.8	\$34.4	\$4.4	\$20.1	\$107.7
<b>Total</b>	<b>21,666</b>	<b>51,008</b>	<b>12,637</b>	<b>43,501</b>	<b>128,812</b>	<b>\$163.0</b>	<b>\$120.7</b>	<b>\$23.1</b>	<b>\$97.0</b>	<b>\$403.8</b>

### Average Annual Premium For Selected Policies, by MSA

MSA	Nominal Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5)										Change, 1991- 2000
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	
Columbia	\$276	\$294	\$313	\$335	\$348	\$359	\$382	\$393	\$395	\$410	48.5%
Joplin	\$276	\$290	\$312	\$336	\$343	\$350	\$374	\$383	\$401	\$427	54.8%
Kansas City	\$300	\$321	\$346	\$367	\$389	\$407	\$443	\$474	\$480	\$514	71.7%
St. Joseph	\$247	\$260	\$282	\$294	\$304	\$317	\$342	\$364	\$368	\$387	57.1%
St. Louis	\$320	\$336	\$366	\$388	\$399	\$417	\$445	\$476	\$475	\$502	57.0%
Springfield	\$275	\$294	\$316	\$350	\$365	\$376	\$399	\$413	\$423	\$447	62.5%
Remainder of State	\$300	\$321	\$337	\$360	\$371	\$377	\$401	\$418	\$423	\$447	49.1%

### Adjusted Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5)\*

Year 2000 \$'s

Columbia	\$399	\$419	\$433	\$406	\$409	\$407	\$426	\$428	\$413	\$410	2.7%
Joplin	\$409	\$429	\$436	\$449	\$422	\$422	\$430	\$418	\$434	\$427	4.5%
Kansas City	\$466	\$490	\$517	\$520	\$527	\$527	\$543	\$555	\$517	\$514	10.3%
St. Joseph	\$349	\$360	\$370	\$349	\$345	\$351	\$367	\$382	\$379	\$387	11.0%
St. Louis	\$466	\$481	\$515	\$527	\$519	\$522	\$537	\$552	\$512	\$502	7.6%
Springfield	\$445	\$463	\$476	\$513	\$495	\$469	\$484	\$471	\$483	\$447	0.4%
Remainder of State <sup>2</sup>	N/A										

### Nominal Average Premium, Renters and Condominium Insurance (HO 4)

Columbia	\$123	\$128	\$132	\$132	\$133	\$136	\$142	\$147	\$149	\$150	21.3%
Joplin	\$123	\$125	\$128	\$130	\$134	\$136	\$146	\$135	\$150	\$153	24.2%
Kansas City	\$138	\$145	\$150	\$152	\$151	\$156	\$162	\$170	\$173	\$178	28.8%
St. Joseph	\$111	\$115	\$119	\$124	\$126	\$123	\$131	\$137	\$143	\$145	30.0%
St. Louis	\$155	\$160	\$159	\$164	\$163	\$171	\$176	\$182	\$182	\$183	18.1%
Springfield	\$126	\$131	\$136	\$140	\$138	\$143	\$150	\$146	\$151	\$153	21.4%
Remainder of State	\$128	\$134	\$135	\$139	\$139	\$141	\$149	\$153	\$159	\$162	26.6%

### Adjusted Average Premium, Renters and Condominium Insurance (HO 4)\*\*

Columbia	\$152	\$155	\$156	\$152	\$150	\$148	\$152	\$155	\$154	\$150	-1.7%
Joplin	\$152	\$151	\$152	\$150	\$151	\$148	\$155	\$142	\$155	\$153	0.6%
Kansas City	\$170	\$175	\$178	\$176	\$170	\$170	\$172	\$179	\$179	\$178	4.3%
St. Joseph	\$138	\$139	\$141	\$143	\$141	\$135	\$139	\$145	\$148	\$145	5.3%
St. Louis	\$191	\$193	\$189	\$190	\$183	\$186	\$188	\$192	\$188	\$183	-4.4%
Springfield	\$155	\$159	\$161	\$161	\$155	\$156	\$160	\$154	\$156	\$153	-1.7%
Remainder of State	\$158	\$162	\$160	\$160	\$156	\$154	\$159	\$162	\$164	\$162	2.6%

\*Adjusted by the OFHEO Housing Price Index

\*\*Adjusted by the Consumer Price Index-All Goods

<sup>2</sup> The OFHEO Housing Price Index is unavailable for "remainder of state."

### Loss Frequency by Cause of Loss

Loss Type	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
<b>Columbia</b>										
Fire and Lightning	1.6%	1.3%	2.0%	1.1%	1.4%	1.4%	1.1%	1.0%	0.9%	1.2%
Wind and Hail	5.5%	2.7%	1.1%	0.6%	1.8%	1.1%	0.6%	1.8%	1.0%	1.6%
Theft	1.1%	1.2%	1.1%	0.9%	1.0%	1.0%	0.8%	0.9%	0.8%	0.7%
All Other	2.2%	2.1%	2.2%	1.9%	2.2%	2.4%	2.1%	2.0%	2.1%	2.2%
<i>All Losses</i>	<i>10.4%</i>	<i>7.4%</i>	<i>6.4%</i>	<i>4.6%</i>	<i>6.3%</i>	<i>5.8%</i>	<i>4.7%</i>	<i>5.6%</i>	<i>4.9%</i>	<i>5.8%</i>
<b>Joplin</b>										
Fire and Lightning	2.3%	2.9%	2.7%	2.5%	2.5%	2.2%	1.9%	3.5%	2.0%	1.8%
Wind and Hail	2.7%	3.3%	2.8%	7.6%	2.8%	5.5%	2.1%	3.4%	3.2%	1.8%
Theft	1.3%	1.3%	1.2%	1.1%	1.0%	1.1%	0.9%	0.8%	0.9%	0.8%
All Other	2.6%	2.9%	3.1%	2.8%	2.5%	3.0%	2.4%	2.4%	3.3%	2.4%
<i>All Losses</i>	<i>8.9%</i>	<i>10.4%</i>	<i>9.8%</i>	<i>14.1%</i>	<i>8.8%</i>	<i>11.9%</i>	<i>7.3%</i>	<i>9.9%</i>	<i>9.4%</i>	<i>6.9%</i>
<b>Kansas City</b>										
Fire and Lightning	1.6%	1.1%	2.0%	1.5%	1.4%	1.9%	1.2%	1.6%	1.1%	1.2%
Wind and Hail	4.3%	3.0%	11.3%	6.0%	9.4%	3.9%	1.8%	5.0%	1.7%	3.7%
Theft	2.1%	1.9%	1.9%	1.9%	1.5%	1.3%	1.3%	1.5%	1.2%	1.0%
All Other	2.9%	2.8%	3.8%	3.0%	2.8%	5.1%	2.5%	3.1%	2.4%	2.3%
<i>All Losses</i>	<i>10.8%</i>	<i>8.9%</i>	<i>18.9%</i>	<i>12.4%</i>	<i>15.1%</i>	<i>12.2%</i>	<i>6.9%</i>	<i>11.2%</i>	<i>6.4%</i>	<i>8.3%</i>
<b>Springfield</b>										
Fire and Lightning	2.3%	2.1%	2.3%	2.2%	2.0%	2.2%	1.7%	1.9%	1.5%	1.5%
Wind and Hail	3.2%	1.8%	2.2%	5.7%	9.0%	7.6%	4.7%	9.2%	2.0%	2.8%
Theft	1.4%	1.3%	1.2%	1.2%	1.0%	1.0%	1.0%	1.9%	0.9%	0.9%
All Other	4.3%	3.2%	4.2%	3.4%	3.4%	4.4%	3.0%	5.3%	3.3%	3.2%
<i>All Losses</i>	<i>11.1%</i>	<i>8.4%</i>	<i>10.0%</i>	<i>12.5%</i>	<i>15.4%</i>	<i>15.3%</i>	<i>10.4%</i>	<i>18.3%</i>	<i>7.8%</i>	<i>8.4%</i>
<b>St. Joseph</b>										
Fire and Lightning	1.6%	1.8%	1.4%	1.8%	1.7%	1.8%	1.1%	1.9%	0.9%	0.9%
Wind and Hail	2.0%	1.7%	2.9%	3.5%	5.4%	2.7%	1.1%	4.0%	1.6%	4.8%
Theft	1.2%	1.2%	1.3%	1.1%	1.1%	0.9%	0.9%	0.8%	1.0%	0.7%
All Other	2.1%	2.6%	3.0%	6.0%	5.3%	2.6%	2.0%	2.2%	1.7%	2.3%
<i>All Losses</i>	<i>6.9%</i>	<i>7.3%</i>	<i>8.6%</i>	<i>12.3%</i>	<i>13.5%</i>	<i>8.0%</i>	<i>5.1%</i>	<i>8.9%</i>	<i>5.1%</i>	<i>8.7%</i>
<b>St. Louis</b>										
Fire and Lightning	1.4%	1.0%	1.8%	1.3%	1.4%	1.4%	1.1%	1.3%	1.1%	1.2%
Wind and Hail	5.0%	1.0%	3.0%	2.7%	3.5%	3.8%	1.8%	4.0%	3.2%	3.1%
Theft	1.7%	1.6%	1.6%	1.5%	1.3%	1.2%	1.0%	1.0%	0.9%	0.9%
All Other	4.2%	3.0%	3.9%	3.5%	3.5%	4.3%	3.2%	3.3%	3.4%	3.3%
<i>All Losses</i>	<i>12.4%</i>	<i>6.6%</i>	<i>10.3%</i>	<i>8.9%</i>	<i>9.6%</i>	<i>10.6%</i>	<i>7.0%</i>	<i>9.6%</i>	<i>8.6%</i>	<i>8.5%</i>
<b>Remainder of State</b>										
Fire and Lightning	2.6%	2.3%	2.6%	2.1%	2.1%	2.4%	1.7%	1.9%	1.7%	1.6%
Wind and Hail	5.5%	2.4%	2.9%	3.0%	3.5%	4.3%	1.8%	3.5%	2.8%	3.4%
Theft	0.8%	0.8%	0.7%	0.7%	0.8%	0.7%	0.7%	0.6%	0.6%	0.6%
All Other	2.6%	2.5%	2.7%	2.6%	2.6%	2.9%	2.3%	2.3%	2.5%	2.4%
<i>All Losses</i>	<i>11.5%</i>	<i>7.8%</i>	<i>9.0%</i>	<i>8.4%</i>	<i>9.1%</i>	<i>10.3%</i>	<i>6.5%</i>	<i>8.4%</i>	<i>7.6%</i>	<i>8.0%</i>

### Loss Severity by Cause of Loss

Cause of Loss	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	% Change, 1991-2000
<b>Columbia</b>											
Fire and Lightning	\$3,017	\$2,298	\$3,646	\$5,199	\$4,086	\$5,168	\$4,253	\$5,272	\$5,597	\$3,589	18.9%
Wind and Hail	\$1,043	\$927	\$1,230	\$2,013	\$1,131	\$1,699	\$1,272	\$6,441	\$6,006	\$2,020	93.6%
Theft	\$899	\$1,155	\$1,166	\$949	\$1,393	\$934	\$1,216	\$1,174	\$1,535	\$1,941	116.0%
All Other	\$1,003	\$2,010	\$1,269	\$1,408	\$1,182	\$1,416	\$1,479	\$2,190	\$2,532	\$1,923	91.6%
<i>All Losses</i>	<i>\$1,314</i>	<i>\$1,527</i>	<i>\$1,971</i>	<i>\$2,306</i>	<i>\$1,844</i>	<i>\$2,272</i>	<i>\$2,055</i>	<i>\$3,903</i>	<i>\$3,667</i>	<i>\$2,308</i>	<i>75.6%</i>
<b>Joplin</b>											
Fire and Lightning	\$3,129	\$2,846	\$3,472	\$3,055	\$2,705	\$4,065	\$3,509	\$2,231	\$3,832	\$5,598	78.9%
Wind and Hail	\$952	\$951	\$1,396	\$1,617	\$1,307	\$1,690	\$1,649	\$1,412	\$1,618	\$1,522	59.8%
Theft	\$1,153	\$1,256	\$1,279	\$1,217	\$1,288	\$1,549	\$1,502	\$1,670	\$1,530	\$1,814	57.3%
All Other	\$1,038	\$1,212	\$989	\$995	\$1,562	\$1,671	\$1,783	\$1,702	\$1,546	\$1,556	49.9%
<i>All Losses</i>	<i>\$1,560</i>	<i>\$1,591</i>	<i>\$1,837</i>	<i>\$1,721</i>	<i>\$1,777</i>	<i>\$2,121</i>	<i>\$2,158</i>	<i>\$1,785</i>	<i>\$2,064</i>	<i>\$2,654</i>	<i>70.1%</i>
<b>Kansas City</b>											
Fire and Lightning	\$5,079	\$6,479	\$3,889	\$5,995	\$5,435	\$4,641	\$6,909	\$5,321	\$8,422	\$7,526	48.2%
Wind and Hail	\$1,121	\$1,976	\$1,807	\$2,580	\$2,646	\$2,350	\$2,207	\$1,611	\$2,287	\$2,316	106.6%
Theft	\$1,624	\$1,642	\$1,716	\$1,620	\$1,633	\$1,661	\$1,880	\$1,902	\$2,325	\$1,986	22.3%
All Other	\$1,442	\$1,435	\$1,377	\$1,693	\$1,986	\$1,446	\$2,079	\$1,983	\$2,158	\$2,223	54.1%
<i>All Losses</i>	<i>\$1,903</i>	<i>\$2,282</i>	<i>\$1,934</i>	<i>\$2,623</i>	<i>\$2,687</i>	<i>\$2,261</i>	<i>\$2,946</i>	<i>\$2,296</i>	<i>\$3,345</i>	<i>\$3,024</i>	<i>59.0%</i>
<b>Springfield</b>											
Fire and Lightning	\$2,888	\$3,109	\$2,952	\$2,888	\$3,927	\$4,068	\$4,756	\$3,730	\$6,273	\$7,400	156.2%
Wind and Hail	\$2,923	\$4,767	\$1,270	\$1,479	\$2,987	\$2,561	\$2,200	\$590	\$2,186	\$1,714	-41.4%
Theft	\$1,296	\$1,472	\$1,294	\$1,225	\$1,475	\$1,709	\$1,777	\$849	\$1,687	\$1,579	21.8%
All Other	\$1,080	\$1,112	\$1,037	\$1,380	\$1,503	\$1,399	\$1,814	\$908	\$1,548	\$1,850	71.3%
<i>All Losses</i>	<i>\$2,005</i>	<i>\$2,462</i>	<i>\$1,561</i>	<i>\$1,672</i>	<i>\$2,684</i>	<i>\$2,389</i>	<i>\$2,473</i>	<i>\$1,029</i>	<i>\$2,664</i>	<i>\$2,736</i>	<i>36.5%</i>
<b>St. Joseph</b>											
Fire and Lightning	\$3,954	\$4,259	\$3,849	\$3,614	\$5,650	\$6,469	\$5,741	\$4,289	\$9,565	\$8,920	125.6%
Wind and Hail	\$982	\$1,265	\$1,033	\$1,145	\$1,258	\$1,331	\$922	\$1,638	\$1,635	\$2,162	120.3%
Theft	\$791	\$1,103	\$1,042	\$860	\$834	\$1,442	\$1,158	\$1,580	\$1,388	\$1,347	70.3%
All Other	\$1,444	\$948	\$1,200	\$859	\$937	\$1,226	\$2,207	\$2,347	\$2,041	\$1,968	36.2%
<i>All Losses</i>	<i>\$1,791</i>	<i>\$1,869</i>	<i>\$1,555</i>	<i>\$1,338</i>	<i>\$1,650</i>	<i>\$2,444</i>	<i>\$2,534</i>	<i>\$2,380</i>	<i>\$3,145</i>	<i>\$2,758</i>	<i>53.9%</i>
<b>St. Louis</b>											
Fire and Lightning	\$5,145	\$6,231	\$4,050	\$5,695	\$5,318	\$5,590	\$7,459	\$6,126	\$8,407	\$9,041	75.7%
Wind and Hail	\$980	\$1,252	\$1,301	\$1,758	\$1,757	\$1,586	\$1,495	\$1,938	\$2,695	\$2,688	174.2%
Theft	\$1,303	\$1,345	\$1,289	\$1,239	\$1,373	\$1,487	\$1,412	\$1,605	\$1,844	\$1,853	42.2%
All Other	\$1,378	\$1,541	\$1,447	\$1,712	\$1,868	\$1,852	\$2,094	\$2,064	\$2,374	\$2,561	85.9%
<i>All Losses</i>	<i>\$1,635</i>	<i>\$2,139</i>	<i>\$1,841</i>	<i>\$2,232</i>	<i>\$2,264</i>	<i>\$2,228</i>	<i>\$2,659</i>	<i>\$2,526</i>	<i>\$3,177</i>	<i>\$3,479</i>	<i>112.7%</i>
<b>Remainder of State</b>											
Fire and Lightning	\$3,829	\$3,677	\$3,070	\$3,739	\$4,401	\$4,116	\$5,169	\$4,538	\$6,003	\$6,447	68.4%
Wind and Hail	\$1,230	\$1,979	\$1,317	\$1,562	\$1,742	\$2,042	\$1,906	\$1,756	\$2,396	\$2,185	77.6%
Theft	\$1,181	\$1,211	\$1,159	\$1,215	\$1,381	\$1,393	\$1,472	\$1,590	\$1,693	\$1,667	41.2%
All Other	\$1,248	\$1,589	\$1,227	\$1,336	\$1,567	\$1,659	\$1,743	\$1,692	\$1,891	\$1,823	46.1%
<i>All Losses</i>	<i>\$1,827</i>	<i>\$2,270</i>	<i>\$1,778</i>	<i>\$2,004</i>	<i>\$2,288</i>	<i>\$2,360</i>	<i>\$2,661</i>	<i>\$2,350</i>	<i>\$2,963</i>	<i>\$2,912</i>	<i>59.4%</i>

### Loss Ratio by MSA

MSA	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	Ten Year Loss Ratio (1991- 2000)
Columbia	55.0%	46.1%	48.8%	38.0%	40.4%	44.1%	30.4%	66.9%	54.6%	39.5%	46.6%
Joplin	61.4%	68.1%	69.8%	87.8%	55.2%	85.9%	50.0%	55.1%	57.5%	51.0%	63.1%
Kansas City	78.2%	70.9%	120.4%	100.3%	118.8%	77.2%	52.7%	62.1%	50.8%	56.2%	76.0%
St. Joseph	56.3%	62.2%	58.0%	68.6%	88.8%	75.2%	46.4%	70.8%	52.5%	73.3%	65.7%
St. Louis	71.2%	46.6%	58.8%	58.2%	61.7%	64.6%	47.7%	57.9%	64.7%	66.8%	60.0%
Springfield	93.2%	80.0%	57.0%	69.8%	131.0%	111.3%	74.3%	52.3%	56.1%	59.9%	76.8%
Remainder of State	84.0%	66.5%	57.9%	58.1%	68.7%	78.5%	52.8%	57.0%	63.6%	62.2%	64.4%



## **Premium and Losses by County**



## Homeowners Year 2000 County Premiums, Losses, and County Ranks

County	Average Premium, Homeowners HO 1, 2, 3, or 5 \$79k-\$99k of Coverage	Loss Ratio	Loss Frequency				Loss Severity				Loss Frequency				Loss Severity				Average Premium	Loss Ratio
			Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All		
ADAIR	\$376	42.3%	0.8%	3.9%	0.5%	7.6%	\$3,426	\$1,790	\$1,852	\$1,838	114	26	80	50	64	57	34	98	105	87
ANDREW	\$363	158.7%	1.1%	17.4%	0.6%	21.5%	\$7,811	\$2,241	\$566	\$2,871	105	1	58	1	26	24	90	55	110	2
ATCHISON	\$440	15.0%	1.3%	2.0%	0.7%	6.0%	\$1,637	\$951	\$510	\$914	92	75	21	84	85	106	96	114	39	114
AUDRAIN	\$382	66.2%	1.9%	6.7%	0.4%	12.5%	\$3,344	\$1,394	\$248	\$1,812	26	6	95	7	65	87	102	100	101	42
BARRY	\$463	48.1%	2.1%	3.7%	0.6%	8.6%	\$4,354	\$1,712	\$2,906	\$2,409	19	28	60	27	52	62	9	79	16	76
BARTON	\$424	37.4%	1.2%	1.1%	0.7%	5.0%	\$734	\$620	\$801	\$2,571	94	109	20	109	108	110	82	68	62	96
BATES	\$448	44.0%	1.5%	2.9%	1.1%	8.8%	\$4,835	\$1,813	\$1,968	\$1,909	74	46	3	23	44	53	27	96	29	86
BENTON	\$463	32.4%	1.5%	2.3%	0.7%	6.6%	\$5,200	\$2,163	\$1,651	\$2,076	71	63	32	72	41	30	41	89	17	102
BOLLINGER	\$446	91.3%	1.9%	5.6%	0.4%	9.6%	\$642	\$2,423	\$1,002	\$3,542	25	9	85	14	109	17	74	23	33	10
BOONE	\$332	39.5%	1.2%	1.6%	0.7%	5.8%	\$6,818	\$1,897	\$2,964	\$2,308	93	92	19	93	32	48	8	84	115	89
BUCHANAN	\$360	73.3%	0.9%	4.8%	0.7%	8.7%	\$8,358	\$1,952	\$1,622	\$2,758	113	15	33	26	24	43	43	61	112	28
BUTLER	\$423	54.0%	1.8%	1.7%	0.5%	5.6%	\$10,067	\$1,941	\$925	\$3,412	37	89	68	99	17	44	77	29	63	60
CALDWELL	\$537	103.1%	1.0%	6.0%	0.1%	8.9%	\$39,683	\$3,550	\$4,630	\$109	7	112	22	2	7	109	12	2	7	
CALLAWAY	\$383	58.0%	1.9%	1.7%	0.7%	7.1%	\$4,094	\$1,520	\$1,308	\$2,961	28	87	35	60	57	76	62	50	98	51
CAMDEN	\$400	50.8%	1.3%	2.1%	0.5%	6.3%	\$7,574	\$2,980	\$1,150	\$3,215	85	72	70	80	29	12	70	36	85	71
CAPE	\$353	49.3%	1.3%	1.8%	0.6%	6.3%	\$3,611	\$1,508	\$1,261	\$2,971	89	85	52	79	62	77	64	48	113	73
GIRARDEAU																				
CARROLL	\$388	36.9%	1.9%	2.7%	0.3%	6.8%	\$6,198	\$997	\$1,476	\$1,703	32	52	101	69	36	105	51	107	93	99
CARTER	\$456	75.8%	2.1%	2.1%	0.1%	6.1%	\$524	\$1,617	\$841	\$4,834	20	69	113	82	111	69	81	9	20	26
CASS	\$409	51.1%	1.4%	3.3%	0.7%	7.8%	\$10,489	\$1,592	\$1,847	\$2,937	81	35	31	47	14	73	35	52	73	67
CEDAR	\$423	56.8%	2.6%	1.9%	0.4%	7.9%	\$1,083	\$1,032	\$1,967	\$2,797	6	79	88	43	97	102	28	59	64	54
CHARITON	\$472	46.7%	3.8%	4.4%	0.2%	10.7%	\$782	\$1,189	\$2,149	\$1,535	1	17	108	10	106	94	21	108	12	80
CHRISTIAN	\$393	66.6%	1.7%	3.5%	0.8%	9.1%	\$5,322	\$1,637	\$1,430	\$3,096	48	31	14	17	40	66	53	41	90	41
CLARK	\$428	67.5%	1.7%	0.7%	0.3%	4.4%	\$1,383	\$524	\$2,228	\$4,915	47	113	103	112	89	111	18	8	57	37
CLAY	\$392	56.0%	1.2%	4.2%	0.7%	8.4%	\$4,575	\$1,989	\$1,896	\$2,852	99	21	22	31	49	40	31	56	91	56
CLINTON	\$436	77.1%	1.5%	4.1%	0.6%	8.5%	\$2,160	\$1,940	\$4,913	\$3,882	72	23	57	29	75	45	2	20	45	25
COLE	\$335	110.3%	1.6%	10.2%	0.7%	15.7%	\$4,176	\$2,073	\$1,679	\$2,459	62	4	28	3	56	35	40	74	11	6

## Homeowners Year 2000 County Premiums, Losses, and County Ranks

County	Average Premium, Homeowners HO 1, 2, 3, or 5 \$79k-\$99k of Coverage	Loss Ratio	Loss Frequency				Loss Severity				Loss Frequency				Loss Severity				Average Premium	Loss Ratio
			Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All		
COOPER	\$384	47.4%	1.2%	4.9%	0.5%	9.5%	\$1,873	\$1,346	\$758	\$1,734	97	12	64	15	81	88	84	105	97	79
CRAWFORD	\$437	56.2%	2.1%	1.3%	0.4%	6.0%	\$13,164	\$1,898	\$4,139	\$3,707	16	104	87	88	8	47	4	22	44	55
DADE	\$474	28.7%	1.6%	1.6%	0.6%	5.8%	\$2,367	\$2,166	\$1,780	\$1,790	66	94	46	92	74	29	37	102	10	104
DALLAS	\$448	55.5%	2.5%	2.4%	0.6%	7.8%	\$908	\$1,023	\$2,086	\$2,885	8	61	56	46	102	103	23	54	30	57
DAVIESS	\$462	62.0%	1.9%	2.2%	0.5%	7.2%	\$1,974	\$2,031	\$3,865	\$3,540	31	66	66	57	78	37	5	24	18	45
DE KALB	\$491	88.8%	1.7%	4.9%	0.2%	8.1%	\$1,037	\$2,045		\$4,653	50	13	109	37	100	36	111	11	4	13
DENT	\$442	61.1%	1.6%	0.6%	0.4%	4.3%	\$10,115	\$781	\$500	\$4,670	56	114	89	113	16	109	98	10	35	46
DOUGLAS	\$436	122.3%	1.8%	1.3%	0.6%	5.4%	\$33,800	\$13,121	\$1,558	\$7,931	39	103	49	103	3	1	46	3	47	5
DUNKLIN	\$409	100.2%	2.6%	4.5%	0.7%	9.7%	\$4,867	\$1,921	\$1,391	\$3,280	5	16	24	13	43	46	55	33	75	8
FRANKLIN	\$393	87.0%	2.1%	5.5%	0.7%	12.6%	\$3,802	\$2,228	\$1,801	\$3,031	15	10	27	6	59	26	36	46	89	14
GASCONADE	\$435	39.2%	1.7%	2.9%	0.3%	9.0%	\$7,650	\$1,696	-\$86	\$1,817	53	47	97	20	27	63	105	99	49	92
GENTRY	\$406	24.1%	1.5%	1.2%	1.0%	6.4%	\$2,586	\$1,398	\$1,908	\$1,342	68	105	4	78	73	86	30	109	80	110
GREENE	\$373	58.4%	1.4%	2.7%	0.9%	8.3%	\$4,250	\$1,485	\$1,254	\$2,659	79	51	5	35	54	80	66	65	108	50
GRUNDY	\$422	39.4%	1.2%	2.4%	0.2%	5.4%	\$10,709	\$2,117	\$1,350	\$2,469	95	62	110	104	11	32	58	73	65	90
HARRISON	\$424	37.5%	1.0%	2.1%	0.6%	6.5%	\$583	\$875	\$1,350	\$2,019	111	70	53	75	110	108	59	92	61	95
HENRY	\$406	50.9%	1.4%	2.5%	0.6%	6.9%	\$1,263	\$2,427	\$2,154	\$2,810	77	58	54	66	95	16	20	58	81	70
HICKORY	\$474	25.0%	1.5%	1.4%	0.3%	5.2%	\$1,062	\$1,608	\$884	\$1,910	73	101	102	106	99	71	79	95	9	108
HOLT	\$428	166.9%	1.7%	2.0%	0.5%	7.0%	\$1,302	\$1,868	\$98	\$9,065	41	74	77	62	94	51	104	2	58	1
HOWARD	\$386	83.3%	1.1%	2.4%	0.5%	5.6%	\$13,027	\$7,055	-\$2,947	\$5,063	107	59	67	98	10	2	108	7	94	15
HOWELL	\$396	55.1%	1.7%	2.8%	0.5%	6.6%	\$1,572	\$1,256	\$1,311	\$2,761	42	48	82	71	87	92	61	60	88	58
IRON	\$479	77.9%	1.9%	2.6%	0.6%	7.1%	\$5,378	\$2,004	\$686	\$4,170	33	55	50	59	39	39	86	16	8	23
JACKSON	\$442	53.3%	1.2%	3.1%	1.2%	7.8%	\$8,117	\$2,199	\$1,868	\$3,106	96	39	2	48	25	27	33	40	34	61
JASPER	\$382	46.2%	1.7%	1.7%	0.9%	6.5%	\$6,050	\$1,501	\$1,590	\$2,514	51	90	7	76	37	78	44	70	99	82
JEFFERSON	\$442	67.0%	1.4%	2.1%	0.8%	7.5%	\$5,409	\$2,092	\$1,954	\$4,192	75	68	15	51	38	34	29	14	36	39
JOHNSON	\$431	57.0%	1.0%	4.2%	0.5%	8.3%	\$3,159	\$2,169	\$1,399	\$2,694	108	20	69	36	67	28	54	63	54	53
KNOX	\$446	18.4%	1.3%	1.9%	0.2%	5.7%	\$833	\$938	-\$290	\$1,273	90	78	111	95	104	107	107	111	32	113
LACLEDE	\$406	69.4%	1.7%	3.1%	0.6%	7.4%	\$10,605	\$3,158	\$1,089	\$3,524	45	40	44	54	13	10	72	25	79	33

## Homeowners Year 2000 County Premiums, Losses, and County Ranks

County	Average Premium, Homeowners HO 1, 2, 3, or 5 \$79k-\$99k of Coverage	Loss Ratio	Loss Frequency				Loss Severity				Loss Frequency				Loss Severity				Average Premium	Loss Ratio
			Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All		
LAFAYETTE	\$430	83.2%	1.6%	10.2%	0.7%	15.0%	\$3,058	\$2,245	\$2,380	\$2,211	64	3	30	4	70	23	14	87	55	17
LAWRENCE	\$434	52.3%	1.7%	3.4%	0.8%	8.1%	\$6,268	\$1,631	\$3,014	\$2,314	52	32	10	38	35	67	7	83	51	64
LEWIS	\$449	30.7%	1.5%	1.5%	0.6%	6.1%	\$4,322	\$1,344	\$646	\$1,779	67	96	47	83	53	89	88	103	28	103
LINCOLN	\$466	78.8%	1.8%	5.9%	0.7%	11.1%	\$9,234	\$2,141	\$1,556	\$3,461	34	8	18	8	21	31	47	28	14	20
LINN	\$440	69.4%	2.1%	3.6%	0.7%	10.1%	\$3,281	\$1,446	\$584	\$2,448	21	30	34	12	66	85	89	75	40	34
LIVINGSTON	\$422	68.5%	1.3%	3.9%	0.4%	7.9%	\$7,301	\$1,594	\$555	\$3,106	91	25	93	41	31	72	92	39	67	36
MCDONALD	\$483	83.2%	3.3%	4.3%	0.5%	10.3%	\$5,107	\$1,543	\$1,344	\$3,163	2	19	76	11	42	74	60	37	7	16
MACON	\$427	57.7%	1.4%	2.2%	0.4%	6.9%	\$9,550	\$1,527	\$741	\$2,743	76	65	86	64	20	75	85	62	59	52
MADISON	\$409	24.4%	1.3%	1.1%	0.5%	4.8%	\$806	\$1,447	\$1,477	\$1,791	86	110	65	110	105	84	50	101	76	109
MARIES	\$421	67.2%	2.3%	3.0%	0.5%	8.4%	\$9,724	\$1,131	\$2,367	\$2,911	10	43	83	32	18	98	15	53	68	38
MARION	\$375	36.3%	1.1%	1.8%	0.4%	5.9%	\$4,689	\$1,154	\$1,482	\$2,039	103	81	94	90	47	97	48	91	106	101
MERCER	\$471	51.1%	1.8%	2.1%	0.7%	6.8%	\$778	\$2,350	\$534	\$2,413	36	71	36	68	107	21	94	76	13	68
MILLER	\$385	60.6%	1.9%	1.9%	0.6%	6.6%	\$1,377	\$1,462	\$1,771	\$3,054	27	80	62	70	90	83	38	44	95	48
MISSISSIPPI	\$397	36.8%	2.3%	1.5%	0.8%	6.0%	\$1,920	\$1,001	\$895	\$1,840	12	97	11	85	80	104	78	97	87	100
MONITEAU	\$391	48.2%	2.3%	2.2%	0.7%	8.4%	\$509	\$1,168	\$358	\$2,012	11	67	37	34	112	95	101	93	92	75
MONROE	\$434	47.9%	1.8%	2.0%	0.3%	7.3%	\$4,774	\$1,120	-\$157	\$2,346	38	73	96	56	45	99	106	81	50	78
MONTGOMERY	\$452	70.3%	2.7%	7.4%	0.6%	14.4%	\$3,981	\$1,642	\$1,572	\$2,046	4	5	38	5	58	65	45	90	24	32
MORGAN	\$449	37.3%	1.3%	1.8%	0.4%	5.5%	\$7,626	\$2,263	\$786	\$2,948	88	83	90	101	28	22	83	51	26	98
NEW MADRID	\$447	64.6%	3.0%	3.2%	0.6%	9.1%	\$1,975	\$1,868	\$930	\$2,410	3	37	61	18	77	50	76	78	31	43
NEWTON	\$433	69.0%	2.5%	2.5%	0.7%	8.7%	\$6,489	\$1,887	\$3,068	\$3,084	7	57	26	25	34	49	6	43	52	35
NODAWAY	\$401	38.8%	1.1%	0.8%	0.3%	4.3%	\$1,035	\$1,745	\$4,504	\$3,349	104	111	105	114	101	59	3	31	84	93
OREGON	\$409	37.3%	1.8%	1.6%	0.3%	4.7%	-\$5,854	\$1,472	\$526	\$2,395	40	93	106	111	114	81	95	80	77	97
OSAGE	\$441	46.5%	1.8%	3.1%	0.5%	7.8%	\$1,590	\$4,608	\$1,228	\$2,342	35	41	81	45	86	5	67	82	37	81
OZARK	\$513	27.2%	1.4%	2.3%	0.6%	6.0%	\$1,720	\$2,523	\$220	\$1,778	80	64	43	87	84	14	103	104	3	106
PEMISCOT	\$429	90.7%	2.0%	4.3%	0.8%	8.7%	\$16,784	\$2,542	\$2,838	\$2,998	22	18	13	24	6	13	11	47	56	12
PERRY	\$377	70.7%	1.0%	4.1%	0.9%	7.9%	\$3,141	\$5,131	\$2,269	\$3,110	110	22	6	44	68	3	17	38	104	30
PETTIS	\$370	70.6%	1.9%	3.8%	0.8%	9.1%	\$1,777	\$1,608	\$1,376	\$2,626	29	27	16	16	83	70	56	67	109	31

## Homeowners Year 2000 County Premiums, Losses, and County Ranks

County	Average Premium, Homeowners HO 1, 2, 3, or 5 \$79k-\$99k of Coverage	Loss Ratio	Loss Frequency				Loss Severity				Loss Frequency				Loss Severity				Average Premium	Loss Ratio
			Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All		
PHELPS	\$420	37.7%	1.7%	1.2%	0.5%	5.4%	\$3,607	\$1,625	\$426	\$2,629	44	107	78	102	63	68	100	66	69	94
PIKE	\$439	50.9%	1.9%	3.4%	0.3%	8.1%	\$1,306	\$1,866	\$856	\$2,504	30	34	100	40	93	52	80	71	42	69
PLATTE	\$406	58.8%	1.1%	3.6%	0.8%	8.4%	\$3,653	\$1,314	\$2,310	\$3,243	101	29	17	33	61	91	16	35	78	49
POLK	\$439	39.4%	1.6%	2.7%	0.6%	6.9%	\$1,367	\$1,795	\$958	\$2,279	60	53	51	67	91	55	75	85	41	91
PULASKI	\$432	77.8%	1.7%	2.0%	0.6%	6.4%	\$9,230	\$3,412	\$1,159	\$4,172	49	76	59	77	22	9	69	15	53	24
PUTNAM	\$413	46.0%	2.2%	1.9%	0.5%	6.5%	\$1,346	\$198	\$502	\$2,250	13	77	73	73	92	113	97	86	72	83
RALLS	\$489	81.6%	2.2%	3.2%	0.5%	9.0%	\$23,037	\$1,713	\$536	\$4,060	14	36	84	19	4	61	93	17	5	19
RANDOLPH	\$398	44.5%	1.2%	4.0%	0.8%	8.5%	\$2,142	\$1,241	\$560	\$1,705	100	24	12	28	76	93	91	106	86	85
RAY	\$453	145.8%	1.6%	14.2%	0.6%	18.9%	\$1,478	\$2,983	\$1,631	\$3,377	54	2	55	2	88	11	42	30	23	3
REYNOLDS	\$549	90.9%	2.1%	0.8%	0.3%	5.2%	\$16,975	\$1,048		\$7,088	18	112	99	107	5	101	114	4	1	11
RIPLEY	\$472	73.0%	1.6%	4.9%	0.5%	8.9%	\$4,200	\$4,073	\$1,376	\$3,091	59	14	75	21	55	6	57	42	11	29
ST. CHARLES	\$363	78.0%	1.4%	5.4%	0.6%	11.0%	\$9,697	\$2,510	\$2,435	\$3,035	82	11	41	9	19	15	13	45	111	22
ST. CLAIR	\$438	53.1%	1.6%	2.9%	0.4%	7.4%	\$1,182	\$2,367		\$2,517	61	44	92	55	96	20	110	69	43	62
STE. GENEVIEVE	\$449	49.0%	1.7%	1.4%	0.3%	5.6%	\$2,590	\$2,410	\$2,465	\$3,865	43	102	104	97	72	18	12	21	27	74
ST. FRANCOIS	\$415	49.5%	1.5%	1.2%	0.6%	5.4%	\$4,403	\$5,059	\$2,067	\$3,507	69	108	45	105	51	4	25	26	70	72
ST. LOUIS	\$375	60.8%	1.1%	2.6%	0.9%	7.9%	\$10,651	\$2,105	\$2,038	\$3,487	102	56	8	42	12	33	26	27	107	47
SALINE	\$378	47.9%	1.4%	2.8%	0.6%	7.2%	\$1,971	\$1,792	\$1,756	\$2,128	83	49	63	58	79	56	39	88	103	77
SCHUYLER	\$404	4.5%	0.7%	1.2%	0.5%	6.0%		\$1,466		\$237	115	106	79	89	115	82	112	115	82	115
SCOTLAND	\$458	19.2%	1.6%	1.7%	0.4%	6.3%	\$872	\$30	\$660	\$1,115	63	88	91	81	103	114	87	112	19	112
SCOTT	\$382	96.2%	1.6%	3.2%	0.6%	7.4%	\$9,059	\$2,006	\$2,088	\$4,544	65	38	39	53	23	38	22	13	100	9
SHANNON	\$454	138.5%	2.0%	0.5%	0.1%	3.9%	\$116,185		\$479	\$12,481	23	115	114	115	1	115	99	1	21	4
SHELBY	\$436	28.3%	0.9%	2.6%	0.5%	6.9%	\$403	\$1,165	\$1,096	\$1,338	112	54	72	65	113	96	71	110	46	105
STODDARD	\$381	66.6%	2.5%	1.8%	0.3%	7.0%	\$4,626	\$1,750	\$2,226	\$2,965	9	82	98	61	48	58	19	49	102	40
STONE	\$422	53.0%	1.7%	2.4%	0.7%	6.9%	\$4,470	\$1,728	\$1,873	\$3,300	46	60	29	63	50	60	32	32	66	63
SULLIVAN	\$484	82.5%	1.6%	1.4%	0.3%	5.0%	\$1,064	\$258		\$5,385	57	98	107	108	98	112	115	5	6	18
TANEY	\$385	54.8%	1.4%	1.4%	0.6%	5.9%	\$13,150	\$1,987	\$2,074	\$3,276	84	99	48	91	9	41	24	34	96	59

## Homeowners Year 2000 County Premiums, Losses, and County Ranks

County	Average Premium, Homeowners HO 1, 2, 3, or 5 \$79k-\$99k of Coverage	Loss Ratio	Loss Frequency				Loss Severity				Loss Frequency				Loss Severity				Average Premium	Loss Ratio
			Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All	Fire & Lght.	Wind & Hail	Theft	All		
TEXAS	\$450	45.0%	2.0%	1.5%	0.9%	6.5%	\$4,723	\$1,090	\$1,180	\$2,485	24	95	9	74	46	100	68	72	25	84
VERNON	\$435	64.6%	1.6%	1.4%	0.5%	5.6%	\$6,502	\$1,496	\$1,259	\$3,962	55	100	74	100	33	79	65	18	48	44
WARREN	\$409	51.3%	1.5%	3.4%	0.5%	8.1%	\$7,544	\$3,439	\$6,109	\$2,850	70	33	71	39	30	8	1	57	74	66
WASHINGTON	\$464	26.3%	1.1%	1.7%	0.7%	5.7%	\$1,797	\$2,374	\$1,077	\$1,950	106	86	25	94	82	19	73	94	15	107
WAYNE	\$441	78.5%	1.4%	1.6%	0.6%	5.7%	\$15,277	\$1,812	\$1,444	\$5,072	78	91	42	96	7	54	52	6	38	21
WEBSTER	\$453	52.1%	2.1%	3.0%	0.7%	8.5%	\$3,133	\$1,665	\$1,278	\$2,685	17	42	23	30	69	64	63	64	22	65
WORTH	\$425	22.4%	1.6%	2.9%		7.8%	\$3,789	\$1,329		\$1,043	58	45	115	49	60	90	113	113	60	111
WRIGHT	\$403	42.1%	1.3%	1.8%	0.6%	6.0%	\$2,875	\$1,963	\$2,877	\$2,412	87	84	40	86	71	42	10	77	83	88
ST. LOUIS CITY	\$413	75.6%	1.2%	2.7%	1.2%	7.5%	\$10,442	\$2,230	\$1,480	\$3,953	98	50	1	52	15	25	49	19	71	27



## **Premium and Losses by City**



## Premium and Losses by City, Year 2000

City	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Adrian	712	\$280,772	\$458	65	\$92,812
Advance	616	\$223,710	\$402	73	\$251,217
Affton	20,185	\$7,494,837	\$351	1,174	\$3,412,983
Agency	256	\$139,316	\$482	139	\$367,459
Alba	85	\$29,225	\$342	5	\$6,434
Albany	610	\$216,579	\$402	43	\$59,688
Aldrich	83	\$35,876	\$505	3	\$640
Alexandria	79	\$28,509	\$623	5	\$5,180
Allendale	2	\$983	N/A	0	\$0
Allenton	11	\$4,461	\$387	0	\$0
Alma	155	\$52,966	\$382	9	\$9,038
Altamont	70	\$35,151	\$437	7	\$75,675
Altenburg	103	\$46,336	\$429	9	\$27,116
Alton	617	\$189,856	\$460	30	\$78,574
Amazonia	117	\$48,849	\$535	12	\$37,889
Amity	19	\$9,951	\$401	3	\$1,508
Amoret	63	\$28,624	\$659	2	\$1,802
Amsterdam	85	\$36,347	\$511	4	\$6,572
Anabel	17	\$9,813	\$518	1	\$3,633
Anderson	775	\$301,255	\$462	74	\$140,759
Annada	39	\$20,133	\$482	1	\$4,370
Annapolis	280	\$109,218	\$484	35	\$60,630
Anniston	42	\$14,257	\$445	0	\$0
Appleton City	516	\$155,211	\$388	37	\$59,084
Arbela	18	\$5,957	\$609	1	\$282
Arbyrd	265	\$82,742	\$441	20	\$149,376
Arcadia	388	\$150,929	\$513	31	\$151,664
Archie	380	\$160,840	\$451	23	\$36,855
Arcola	42	\$20,684	\$540	1	\$2,368
Argyle	53	\$21,778	\$471	6	\$6,077
Armstrong	101	\$34,545	\$441	7	\$2,791
Arnold	10,803	\$4,828,911	\$428	708	\$2,303,838
Arrow Rock	27	\$21,268	\$538	3	\$2,325
Asbury	94	\$46,034	\$532	7	\$39,223
Ash Grove	647	\$295,429	\$510	57	\$472,182
Ashburn	4	\$684	\$257	0	\$0
Ashland	1,234	\$478,174	\$382	126	\$241,207
Atlanta	131	\$50,470	\$521	8	\$193,103
Augusta	313	\$179,058	\$367	14	\$32,279
Aulville	1,663	\$612,738	\$426	654	\$1,369,195
Auxvasse	442	\$166,061	\$425	36	\$128,181
Ava	1,670	\$578,217	\$426	90	\$720,332
Avilla	11	\$4,982	\$486	5	\$5,248
Avondale	4,330	\$1,488,397	\$383	433	\$936,802
Bakersfield	147	\$43,103	\$515	4	\$4,307
Ballwin	18,732	\$8,256,835	\$354	1,424	\$3,928,948
Baring	66	\$30,468	\$526	1	\$3,542
Barnard	55	\$21,216	\$687	2	\$5,493

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Barnett	408	\$148,850	\$390	25	\$116,500
Barnhart	2,881	\$1,427,864	\$440	304	\$2,194,533
Bates City	589	\$288,796	\$463	46	\$124,526
Beaufort	357	\$179,705	\$457	37	\$44,575
Belgrade	149	\$81,915	\$538	6	\$12,179
Bell City	166	\$52,784	\$476	15	\$18,849
Belle	708	\$246,633	\$419	65	\$177,649
Bellevue	155	\$73,596	\$603	5	\$80,240
Bellflower	69	\$31,619	\$457	16	\$19,610
Belton	7,000	\$3,038,267	\$403	525	\$1,408,351
Bendavis	3	\$1,450	N/A	0	\$0
Benton	551	\$209,139	\$423	100	\$354,082
Benton City	28	\$11,437	\$531	7	\$24,689
Berger	125	\$53,636	\$469	14	\$15,267
Berkeley	4,398	\$1,714,531	\$417	364	\$1,494,686
Bernie	663	\$174,319	\$361	65	\$239,240
Berryman	1,207	\$463,235	\$448	74	\$391,373
Bertrand	299	\$107,174	\$434	25	\$53,054
Bethany	958	\$330,179	\$405	68	\$158,470
Bethel	36	\$10,542	\$560	1	\$454
Beulah	9	\$3,896	\$767	1	\$1,136
Bevier	276	\$82,082	\$413	21	\$44,715
Billings	787	\$352,441	\$411	74	\$514,537
Birch Tree	349	\$117,735	\$423	13	\$142,230
Bismarck	867	\$310,132	\$429	46	\$225,215
Bixby	35	\$16,042	\$531	0	\$0
Black	86	\$48,265	\$692	2	\$2,081
Blackburn	62	\$27,332	\$527	5	\$9,167
Blackwater	52	\$23,664	\$620	5	\$15,727
Blackwell	73	\$32,281	\$439	2	\$9,509
Blairstown	40	\$29,453	\$463	5	\$17,558
Bland	401	\$170,505	\$487	27	\$40,672
Blodgett	28	\$13,638	\$388	1	\$3,540
Bloomfield	768	\$282,514	\$449	54	\$217,046
Bloomsdale	669	\$325,461	\$470	50	\$84,147
Blue Eye	722	\$339,680	\$412	37	\$118,579
Blue Springs	16,205	\$7,483,829	\$417	1,471	\$3,449,451
Blythedale	26	\$6,828	\$468	0	\$0
Bogard	52	\$21,844	\$611	3	\$4,204
Bois D Arc	227	\$124,301	\$549	32	\$63,537
Bolckow	40	\$19,845	\$582	2	\$731
Bolivar	3,354	\$1,264,984	\$398	225	\$480,968
Bonne Terre	3,294	\$1,378,632	\$429	223	\$1,169,590
Bonnots Mill	179	\$74,433	\$439	12	\$18,606
Boonville	2,773	\$912,889	\$344	256	\$481,078
Boss	75	\$40,332	\$520	3	\$4,662
Bosworth	62	\$20,405	\$440	10	\$7,117
Bourbon	999	\$389,694	\$438	53	\$344,343
Bowling Green	1,287	\$523,381	\$467	102	\$189,373

City	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard		
			Homeowners Policy (HO 1, 2, 3, or 5)		
<b>\$70k-\$99k Coverage</b>					
Bradleyville	44	\$17,688	\$561	1	\$875
Bragg City	116	\$47,297	\$512	17	\$137,154
Braggadocio	31	\$17,913	\$763	0	\$0
Brandsville	22	\$6,359	\$446	1	\$359
Brashear	108	\$35,364	\$399	5	\$3,379
Braymer	335	\$96,055	\$496	9	\$38,854
Brazeau	2	\$462	\$288	0	\$0
Breckenridge	70	\$29,452	\$568	5	\$5,454
Brentwood	4,360	\$1,502,901	\$351	268	\$673,870
Briar	14	\$7,328	\$326	0	\$0
Bridgeton	4,846	\$1,904,086	\$362	364	\$1,963,169
Brighton	227	\$115,601	\$557	21	\$94,028
Brinktown	8	\$3,148	\$358	2	\$2,758
Brixey	19	\$10,183	\$472	0	\$0
Bronaugh	78	\$31,943	\$625	4	\$5,568
Brookfield	1,705	\$595,443	\$418	178	\$491,878
Brookline Station	1,323	\$561,110	\$390	96	\$181,513
Broseley	142	\$57,721	\$625	6	\$19,812
Browning	68	\$21,995	\$434	3	\$12,551
Brownwood	6	\$1,656	N/A	0	\$0
Brumley	157	\$67,814	\$534	11	\$13,835
Bruner	34	\$21,664	\$590	3	\$139,252
Brunswick	340	\$114,960	\$445	30	\$41,760
Bucklin	171	\$66,644	\$578	21	\$49,256
Buckner	1,134	\$504,394	\$438	108	\$385,621
Bucyrus	80	\$41,880	\$543	5	\$7,988
Buffalo	1,508	\$580,874	\$428	121	\$326,429
Bunceton	82	\$36,139	\$471	8	\$10,866
Bunker	204	\$80,039	\$488	13	\$35,790
Burfordville	101	\$47,868	\$448	11	\$8,141
Burlington Junction	97	\$33,468	\$410	5	\$3,068
Butler	1,626	\$572,243	\$416	143	\$310,354
Butterfield	28	\$14,752	\$555	0	\$0
Cabool	997	\$314,662	\$380	90	\$254,881
Cadet	354	\$159,092	\$462	23	\$36,501
Cainsville	74	\$25,515	\$640	1	\$25
Cairo	190	\$88,459	\$504	21	\$28,046
Caledonia	145	\$71,704	\$570	9	\$26,598
Calhoun	89	\$37,517	\$488	4	\$5,974
California	1,725	\$599,156	\$384	132	\$312,023
Callao	126	\$35,312	\$445	14	\$9,883
Camden	145	\$78,887	\$551	22	\$31,043
Camden Point	258	\$128,382	\$463	56	\$72,071
Camdenton	5,639	\$2,428,523	\$429	375	\$1,208,240
Cameron	2,059	\$760,962	\$410	97	\$255,689
Campbell	854	\$252,120	\$445	54	\$210,322
Canalou	21	\$5,762	N/A	2	\$2,836
Canton	1,002	\$336,787	\$440	61	\$95,690
Cape Fair	425	\$177,054	\$422	31	\$115,160
Cape Girardeau	10,249	\$3,744,681	\$336	610	\$1,775,257

City	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5)	Loss Count	Loss Amount
			\$70k-\$99k Coverage		
Caplinger Mills	1	\$616	N/A	0	\$0
Cardwell	274	\$101,012	\$507	9	\$7,177
Carl Junction	2,289	\$915,620	\$395	167	\$412,796
Carrollton	1,458	\$445,954	\$375	96	\$174,312
Carterville	582	\$183,015	\$388	52	\$167,891
Carthage	6,004	\$2,150,095	\$390	439	\$1,162,373
Caruthersville	2,302	\$616,447	\$380	120	\$166,546
Cascade	10	\$3,428	\$600	1	\$6,870
Cassville	1,778	\$774,171	\$450	149	\$358,684
Catawissa	457	\$202,168	\$409	25	\$209,893
Catron	30	\$13,125	\$758	2	\$3,134
Caulfield	147	\$63,325	\$561	5	\$23,688
Cedar Hill	2,176	\$1,021,841	\$439	176	\$904,205
Cedarcreek	160	\$72,098	\$565	10	\$26,508
Center	210	\$82,553	\$481	23	\$92,094
Centertown	438	\$175,785	\$365	36	\$59,558
Centerview	267	\$135,977	\$503	35	\$77,343
Centerville	133	\$53,734	\$699	8	\$62,372
Centralia	1,781	\$576,675	\$356	200	\$507,734
Chadwick	54	\$31,688	\$646	3	\$4,210
Chaffee	1,078	\$361,930	\$403	66	\$155,341
Chamois	225	\$71,432	\$478	22	\$99,831
Charleston	1,747	\$533,906	\$375	115	\$189,129
Cherryville	77	\$34,935	\$786	4	\$3,290
Chesterfield	5,361	\$4,100,676	\$357	522	\$3,766,644
Chestnutridge	34	\$19,434	\$618	5	\$3,304
Chilhowee	136	\$56,923	\$534	14	\$11,237
Chillicothe	3,078	\$1,103,879	\$412	242	\$797,219
Chula	48	\$18,185	\$595	6	\$7,980
Clarence	299	\$85,818	\$473	13	\$8,712
Clark	271	\$104,282	\$443	31	\$52,091
Clarksburg	90	\$32,166	\$548	15	\$46,984
Clarksdale	105	\$48,729	\$483	11	\$16,479
Clarksville	290	\$123,051	\$416	23	\$175,001
Clarkton	284	\$81,309	\$549	18	\$108,515
Clayton	5,102	\$3,638,204	\$396	441	\$1,414,557
Clearmont	24	\$8,672	\$428	2	\$229
Cleveland	425	\$226,536	\$457	42	\$74,801
Clever	628	\$289,446	\$438	50	\$97,619
Clifton Hill	55	\$23,636	\$667	8	\$5,464
Climax Springs	1,305	\$602,740	\$461	84	\$424,236
Clubb	41	\$17,209	\$564	3	\$5,847
Clyde	9	\$4,827	\$558	2	\$429
Coatsville	6	\$3,196	\$364	1	\$1,061
Coffey	21	\$7,999	\$567	1	\$2,838
Cole Camp	454	\$171,396	\$432	27	\$41,456
Collins	149	\$57,355	\$398	11	\$74,692
Columbia	31,083	\$10,388,202	\$322	1,623	\$3,706,471
Commerce	15	\$8,389	\$473	1	\$4,775
Conception	4	\$2,487	\$502	1	\$350

City	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard		
			Homeowners Policy (HO 1, 2, 3, or 5)		
<b>\$70k-\$99k Coverage</b>					
Conception Junction	19	\$9,806	\$687	1	\$180
Concordia	677	\$252,234	\$417	39	\$75,583
Conran	7	\$3,352	N/A	1	\$289
Conway	394	\$139,301	\$468	35	\$82,277
Cook Station	42	\$26,829	\$684	1	\$668
Cooter	102	\$35,714	\$431	8	\$228,021
Corder	121	\$45,775	\$413	12	\$25,294
Cosby	96	\$56,078	\$544	34	\$136,088
Cottleville	11	\$4,586	\$277	0	\$0
Couch	53	\$18,970	\$411	2	\$25,397
Cowgill	38	\$18,729	\$632	3	\$3,156
Craig	152	\$54,371	\$449	23	\$37,372
Crane	619	\$242,871	\$456	72	\$125,826
Creighton	83	\$47,278	\$524	5	\$16,920
Creve Coeur	7,528	\$5,117,037	\$380	630	\$2,163,926
Crocker	803	\$263,277	\$418	54	\$280,354
Cross Timbers	62	\$25,384	\$462	4	\$2,821
Crystal City	1,403	\$595,892	\$440	67	\$316,025
Cuba	2,271	\$875,484	\$409	135	\$266,806
Curryville	73	\$27,747	\$435	6	\$4,964
Dadeville	60	\$31,525	\$572	1	\$1,140
Daisy	6	\$3,283	N/A	0	\$0
Dalton	7	\$3,491	\$575	4	\$4,575
Darlington	3	\$1,545	N/A	0	\$0
Davisville	79	\$34,553	\$545	8	\$60,012
Dawn	38	\$12,337	\$634	4	\$3,434
De Kalb	70	\$33,329	\$442	6	\$37,559
De Soto	5,516	\$2,471,709	\$452	371	\$1,816,981
De Witt	11	\$6,944	\$779	0	\$0
Dearborn	306	\$157,272	\$497	58	\$477,885
Deepwater	226	\$102,939	\$483	43	\$219,127
Deerfield	31	\$14,813	\$487	0	\$0
Deering	15	\$7,471	N/A	1	\$2,003
Defiance	1,071	\$718,595	\$462	118	\$688,791
Delta	69	\$24,743	\$414	3	\$8,306
Denver	6	\$2,428	\$554	0	\$0
Des Arc	146	\$58,624	\$626	9	\$53,531
Des Peres	6,434	\$5,583,240	\$355	673	\$2,415,621
Devils Elbow	54	\$19,302	\$432	1	\$8,101
Dexter	3,769	\$1,102,460	\$351	234	\$608,737
Diamond	527	\$230,699	\$471	66	\$106,591
Diggins	12	\$5,288	\$485	2	\$862
Dittmer	1,057	\$551,215	\$509	82	\$382,830
Dixon	1,489	\$534,987	\$455	117	\$497,567
Doe Run	198	\$77,252	\$472	11	\$27,984
Doniphan	2,394	\$884,745	\$461	194	\$617,851
Dora	138	\$56,420	\$527	6	\$4,388
Dover	37	\$17,109	\$480	9	\$26,422
Downing	34	\$12,796	\$499	2	\$3,772

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Drexel	320	\$157,732	\$473	41	\$77,971
Drury	25	\$10,480	\$593	1	\$1,743
Dudley	85	\$31,700	\$490	3	\$15,908
Duenweg	189	\$67,010	\$397	9	\$11,406
Dugginsville	353	\$155,550	\$507	21	\$51,684
Duke	30	\$13,019	\$501	2	\$2,892
Dunnegan	57	\$28,113	\$533	4	\$3,479
Durham	69	\$26,128	\$461	8	\$3,930
Dutchtown	9	\$4,218	\$351	0	\$0
Dutzow	12	\$8,098	\$505	3	\$4,037
Eagle Rock	553	\$301,396	\$566	92	\$237,566
Eagleville	63	\$26,905	\$574	6	\$1,889
East Lynne	20	\$9,990	\$638	0	\$0
East Prairie	1,599	\$452,211	\$408	83	\$174,997
Easton	144	\$88,904	\$637	24	\$74,168
Edgar Springs	199	\$87,511	\$599	14	\$126,142
Edgerton	307	\$164,698	\$530	42	\$75,807
Edina	432	\$158,800	\$415	22	\$15,337
Edwards	849	\$393,700	\$510	48	\$97,446
El Dorado Springs	1,476	\$553,674	\$432	131	\$370,646
Eldon	3,142	\$1,020,447	\$364	201	\$746,758
Eldridge	59	\$27,088	\$585	1	-\$3,623
Elk Creek	26	\$8,941	\$406	1	\$705
Elkland	238	\$122,684	\$563	27	\$32,667
Ellington	826	\$305,968	\$511	43	\$404,093
Ellsinore	425	\$150,443	\$412	29	\$165,025
Elmer	29	\$10,217	\$550	1	\$600
Elmo	7	\$3,277	\$327	1	\$106
Elsberry	973	\$442,118	\$487	175	\$492,557
Emden	1	\$416	N/A	0	\$0
Eminence	424	\$155,700	\$480	16	\$300,233
Emma	18	\$8,111	\$502	4	\$1,179
Eolia	211	\$125,504	\$519	24	\$71,277
Essex	240	\$85,702	\$449	11	\$23,324
Ethel	26	\$8,360	\$605	0	\$0
Etterville	2	\$1,902	\$374	0	\$0
Eudora	4	\$1,224	\$401	0	\$0
Eugene	258	\$88,814	\$353	13	\$59,756
Eunice	7	\$2,318	\$580	1	\$3,248
Eureka	3,657	\$1,908,514	\$395	293	\$1,309,148
Everton	148	\$74,508	\$641	10	\$10,099
Ewing	192	\$73,128	\$438	11	\$10,075
Excello	82	\$35,189	\$546	9	\$13,385
Excelsior Springs	4,518	\$1,971,613	\$441	558	\$1,801,115
Exeter	278	\$119,486	\$546	22	\$105,125
Fagus	3	\$1,323	\$594	1	\$1,021
Fair Grove	1,110	\$546,154	\$485	85	\$244,368
Fair Play	171	\$69,440	\$521	6	\$16,227
Fairdealing	216	\$93,969	\$540	22	\$38,616
Fairfax	261	\$98,909	\$490	15	\$18,481

City	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Fairport	1	\$353	N/A	0	\$0
Fairview	120	\$39,431	\$481	15	\$23,634
Falcon	36	\$16,883	\$731	2	\$8,449
Farber	103	\$38,316	\$502	17	\$18,757
Farley	49	\$26,723	\$378	7	\$16,711
Farmington	5,295	\$2,136,311	\$408	240	\$565,893
Farrar	2	\$627	N/A	0	\$0
Faucett	163	\$80,694	\$424	22	\$32,700
Fayette	941	\$317,313	\$367	38	\$142,685
Fenton	11,795	\$5,153,095	\$385	808	\$3,142,022
Ferguson	7,271	\$3,020,131	\$403	731	\$2,383,026
Festus	6,425	\$3,062,991	\$444	499	\$1,780,088
Fillmore	38	\$19,120	\$531	5	\$73,239
Fisk	220	\$77,235	\$516	11	\$17,396
Flemington	205	\$90,892	\$534	13	\$23,547
Fletcher	45	\$23,523	\$581	2	\$2,267
Flinthill	8	\$5,016	\$468	1	\$4,222
Florence	58	\$27,595	\$513	11	\$66,896
Florissant	38,061	\$15,042,174	\$358	3,269	\$9,779,437
Foley	334	\$195,940	\$561	29	\$255,464
Fordland	499	\$220,988	\$497	44	\$327,295
Forest City	103	\$37,321	\$439	7	\$12,987
Foristell	1,327	\$733,137	\$419	170	\$648,885
Forsyth	1,632	\$626,092	\$409	107	\$190,042
Fort Leonard	704	\$124,536	\$441	26	\$50,834
Wood					
Fortuna	50	\$16,190	\$528	4	\$3,657
Foster	19	\$7,362	\$717	0	\$0
Four Seasons	5,529	\$2,120,595	\$359	307	\$614,928
Frankford	144	\$65,698	\$613	7	\$7,574
Franklin	56	\$20,695	\$461	5	\$16,677
Freeburg	307	\$128,410	\$453	22	\$40,894
Freeman	302	\$146,937	\$480	31	\$58,654
Freistatt	21	\$11,201	\$762	3	\$996
Fremont	55	\$23,865	\$564	3	\$1,218
French Village	272	\$137,320	\$545	12	-\$11,507
Friedheim	37	\$14,485	\$511	3	\$4,223
Frohna	76	\$36,986	\$498	8	\$13,843
Fulton	4,103	\$1,366,913	\$363	266	\$774,731
Gainesville	570	\$198,209	\$513	36	\$47,312
Galena	1,069	\$459,590	\$422	89	\$464,542
Gallatin	853	\$374,114	\$469	61	\$190,275
Galt	68	\$22,589	\$420	7	\$22,178
Garden City	622	\$280,837	\$481	52	\$101,045
Garrison	3	\$1,996	\$781	0	\$0
Gasconade	8	\$6,796	N/A	0	\$0
Gatewood	69	\$31,447	\$499	5	\$6,377
Gentry	13	\$2,755	\$253	0	\$0
Gerald	683	\$284,763	\$422	60	\$223,276
Gibbs	12	\$2,305	N/A	0	\$0

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Gibson	3	\$1,696	N/A	0	\$0
Gideon	200	\$70,644	\$541	35	\$134,987
Gilliam	64	\$19,453	\$423	6	\$3,454
Gilman City	120	\$42,286	\$449	7	\$8,487
Gipsy	15	\$3,032	N/A	2	\$3,222
Gladstone	13,057	\$5,168,097	\$386	941	\$2,136,231
Glasgow	399	\$135,202	\$400	30	\$199,982
Glenallen	118	\$42,483	\$486	10	\$20,879
Glencoe	2,003	\$1,267,415	\$361	178	\$385,505
Glenwood	42	\$14,267	\$290	3	\$6,286
Glover	3	\$1,724	N/A	1	\$1,220
Gobler	33	\$16,820	\$748	2	\$4,709
Golden	455	\$247,521	\$539	27	\$38,166
Golden City	325	\$101,509	\$453	21	\$41,545
Goodman	466	\$179,004	\$502	55	\$200,816
Goodson	23	\$12,585	\$695	0	\$0
Gordonville	37	\$19,988	\$465	4	\$6,490
Gorin	36	\$11,285	\$666	3	\$1,884
Gower	518	\$244,472	\$438	40	\$570,265
Graff	9	\$3,223	\$588	1	\$565
Graham	31	\$10,223	\$324	1	\$600
Grain Valley	2,913	\$1,255,202	\$382	210	\$1,027,237
Granby	731	\$262,411	\$446	65	\$148,280
Grand Pass	67	\$23,494	\$655	3	\$3,171
Grandin	129	\$49,522	\$429	3	\$1,907
Grandview	7,302	\$3,002,261	\$422	623	\$2,132,679
Grant City	267	\$93,604	\$405	22	\$23,648
Grassy	27	\$13,174	\$511	3	\$2,862
Gravois Mills	2,833	\$1,302,322	\$449	137	\$318,932
Gray Summit	339	\$154,312	\$425	50	\$68,941
Grayridge	9	\$3,921	\$1,704	1	\$1,094
Green Castle	72	\$21,838	\$534	5	\$2,552
Green City	257	\$77,839	\$435	15	\$23,579
Green Ridge	211	\$83,867	\$471	7	\$14,120
Greenfield	614	\$222,456	\$464	36	\$48,131
Greentop	142	\$58,368	\$447	11	\$12,636
Greenville	304	\$99,159	\$417	18	\$33,672
Grover	2,598	\$1,261,361	\$395	223	\$887,242
Grovespring	121	\$45,709	\$538	6	\$8,417
Grubville	77	\$44,524	\$436	3	\$4,681
Guilford	8	\$3,799	N/A	3	\$39,400
Hale	84	\$32,978	\$533	3	\$3,205
Half Way	131	\$63,715	\$508	13	\$12,129
Hallsville	853	\$304,845	\$353	69	\$107,156
Halltown	16	\$8,292	\$738	2	\$696
Hamilton	589	\$228,781	\$483	63	\$127,970
Hannibal	6,362	\$1,996,372	\$357	365	\$798,527
Hardenville	11	\$4,588	\$537	1	\$680
Hardin	209	\$83,433	\$501	30	\$46,234
Harris	14	\$7,704	\$829	0	\$0

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Harrisburg	443	\$155,571	\$354	31	\$106,366
Harrisonville	3,550	\$1,535,654	\$421	271	\$863,758
Hartsburg	542	\$258,050	\$432	35	\$93,730
Hartshorn	20	\$5,420	\$443	1	\$640
Hartville	363	\$130,928	\$505	13	\$51,394
Harviell	147	\$65,245	\$499	17	\$16,894
Harwood	13	\$4,938	N/A	1	\$1,000
Hatfield	6	\$1,651	N/A	0	\$0
Hawk Point	216	\$101,691	\$477	63	\$84,829
Hayti	1,238	\$288,872	\$362	141	\$274,423
Hazelwood	6,433	\$2,083,818	\$358	419	\$1,239,634
Helena	62	\$32,479	\$623	11	\$19,436
Hematite	31	\$14,957	\$500	0	\$0
Henley	193	\$69,847	\$357	18	\$53,180
Henrietta	69	\$20,750	\$403	7	\$5,284
Herculaneum	891	\$410,168	\$464	76	\$286,078
Hermann	1,430	\$595,423	\$420	158	\$261,583
Hermitage	439	\$169,574	\$440	27	\$39,393
Higbee	170	\$66,801	\$588	26	\$61,099
High Hill	107	\$47,265	\$487	11	\$73,767
High Point	15	\$5,388	\$312	0	\$0
High Ridge	4,363	\$2,091,984	\$435	351	\$920,154
Highlandville	294	\$175,969	\$538	19	\$62,001
Hillsboro	3,619	\$1,912,930	\$475	345	\$1,273,896
Hiram	35	\$10,874	\$470	1	\$60,107
Holcomb	244	\$88,155	\$477	119	\$326,872
Holden	1,179	\$543,527	\$469	136	\$345,850
Holland	55	\$19,323	\$477	3	\$16,708
Holliday	44	\$15,329	\$474	7	\$3,082
Hollister	1,848	\$663,684	\$378	117	\$508,289
Holt	1,205	\$683,445	\$493	184	\$460,923
Holts Summit	2,084	\$823,495	\$378	158	\$277,022
Hopkins	79	\$31,137	\$415	5	\$5,659
Hornersville	226	\$86,821	\$517	11	\$89,343
Horton	24	\$10,231	\$999	2	\$2,696
House Springs	2,832	\$1,377,074	\$444	186	\$737,206
Houston	1,300	\$438,795	\$412	72	\$205,734
Houstonia	83	\$32,753	\$617	10	\$39,084
Huggins	13	\$7,182	\$675	0	\$0
Hughesville	111	\$46,234	\$459	10	\$18,269
Humansville	327	\$97,509	\$410	16	\$68,675
Hume	43	\$16,507	\$571	3	\$3,080
Humphreys	30	\$10,569	\$614	4	\$4,372
Hunnewell	23	\$8,338	\$567	0	\$0
Huntsville	552	\$187,972	\$418	75	\$132,903
Hurdland	31	\$13,067	\$509	1	\$4,229
Hurley	22	\$10,374	\$591	2	\$4,132
Iberia	618	\$195,092	\$430	46	\$65,822
Imperial	5,990	\$2,884,386	\$430	439	\$2,269,095
Independence	39,316	\$15,743,330	\$417	2,605	\$7,672,757

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Ionia	56	\$16,862	\$352	4	\$16,820
Iron Mountain	1,186	\$425,506	\$445	64	\$277,146
Irondale	228	\$94,493	\$438	14	\$33,861
Isabella	133	\$57,894	\$520	9	\$6,454
Jackson	5,427	\$2,177,922	\$367	373	\$1,233,785
Jacksonville	54	\$21,675	\$527	8	\$32,222
Jadwin	37	\$13,847	\$455	0	\$0
Jameson	23	\$9,201	\$520	2	\$3,296
Jamesport	198	\$64,814	\$428	14	\$49,394
Jamestown	200	\$78,506	\$470	26	\$62,274
Jasper	477	\$160,368	\$480	25	\$78,787
Jefferson City	19,017	\$6,580,660	\$328	3,147	\$7,695,261
Jenkins	3,078	\$1,024,159	\$406	175	\$578,457
Jennings	14,375	\$5,603,474	\$416	1,390	\$4,052,675
Jerico Springs	35	\$16,247	\$575	3	\$1,500
Jerome	88	\$34,344	\$398	9	\$16,338
Jonesburg	316	\$158,433	\$508	48	\$119,177
Joplin	20,520	\$7,104,390	\$371	1,241	\$3,049,661
Kahoka	939	\$295,025	\$394	41	\$215,451
Kaiser	202	\$68,968	\$402	16	\$19,807
Kansas City	116,630	\$53,465,237	\$457	9,470	\$30,396,012
Kearney	3,194	\$1,639,451	\$401	351	\$956,057
Kelso	106	\$36,570	\$377	3	\$3,272
Kennett	3,697	\$1,164,885	\$365	397	\$1,241,624
Kewanee	26	\$15,176	\$504	1	\$2,124
Keytesville	255	\$87,142	\$503	38	\$42,067
Kidder	80	\$39,108	\$611	4	\$150,993
Kimberling City	2,682	\$1,149,740	\$410	140	\$373,027
Kimmswick	19	\$9,171	\$486	0	\$0
King City	264	\$95,163	\$400	12	\$17,358
Kingdom City	71	\$30,951	\$484	6	\$11,679
Kingston	64	\$30,317	\$676	2	\$521
Kingsville	524	\$285,549	\$523	58	\$466,376
Kirbyville	384	\$158,672	\$422	34	\$124,123
Kirksville	5,308	\$1,730,538	\$369	400	\$723,361
Kirkwood	15,620	\$7,493,464	\$354	1,357	\$4,980,553
Kissee Mills	186	\$81,812	\$502	10	\$15,812
Knob Lick	4	\$3,351	\$649	0	\$0
Knob Noster	1,076	\$428,588	\$464	105	\$131,149
Knox City	34	\$18,325	\$632	8	\$19,447
Koeltztown	35	\$16,731	\$547	0	\$0
Koshkonong	185	\$57,012	\$460	12	\$33,791
La Belle	156	\$48,193	\$390	7	\$9,974
La Grange	414	\$154,828	\$468	25	\$38,067
La Monte	318	\$116,132	\$431	29	\$91,005
La Plata	624	\$177,958	\$431	42	\$59,178
La Russell	44	\$18,961	\$568	2	\$1,678
Labadie	643	\$378,690	\$398	50	\$372,361
Laclede	83	\$33,205	\$489	5	\$4,020
Laddonia	186	\$64,368	\$391	18	\$22,030

City	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Ladue	4,060	\$5,091,704	\$367	483	\$3,684,419
Lake Forest Estates	3,156	\$1,373,698	\$438	165	\$777,644
Lake Lotawana	8,099	\$3,613,271	\$420	520	\$1,517,790
Lake Sherwood	1,330	\$672,419	\$437	130	\$432,716
Lake Spring	4	\$1,553	\$636	0	\$0
Lake Waukomis	7,991	\$3,539,844	\$383	571	\$987,042
Lakeview	2,225	\$973,035	\$424	132	\$365,778
Lamar	1,866	\$650,481	\$413	96	\$139,043
Lampe	841	\$348,061	\$419	92	\$399,404
Lanagan	74	\$22,570	\$576	4	\$15,656
Lancaster	245	\$74,193	\$404	15	\$11,723
Laquey	106	\$41,662	\$492	6	\$32,404
Laredo	46	\$16,168	N/A	4	\$2,603
Latham	36	\$13,455	\$502	2	\$3,590
Lathrop	829	\$373,503	\$468	86	\$283,882
Laurie	322	\$182,096	\$552	21	\$63,946
Lawson	1,458	\$672,345	\$433	429	\$2,133,892
Leadwood	351	\$101,440	\$413	25	\$91,765
Leasburg	271	\$120,264	\$529	19	\$26,696
Lebanon	5,806	\$2,163,198	\$398	424	\$1,467,189
Lecoma	57	\$19,118	\$491	1	\$894
Lees Summit	12,000	\$6,400,232	\$394	829	\$2,571,635
Leetton	214	\$79,777	\$450	24	\$41,420
Lemay	12,256	\$4,369,974	\$361	728	\$2,166,749
Lenox	47	\$18,516	\$472	2	\$1,549
Lentner	12	\$6,103	\$654	1	\$676
Leonard	17	\$5,465	N/A	0	\$0
Leopold	74	\$35,407	\$508	20	\$62,550
Leslie	315	\$159,039	\$482	26	\$32,714
Lesterville	238	\$120,918	\$588	14	\$64,018
Levasy	20	\$8,895	\$392	3	\$4,854
Lewistown	171	\$64,066	\$462	10	\$50,740
Lexington	1,702	\$635,433	\$423	148	\$410,354
Liberal	237	\$68,980	\$472	7	\$9,265
Licking	793	\$287,126	\$465	36	\$75,590
Liguori	2	\$534	N/A	0	\$0
Lilbourn	438	\$146,784	\$454	34	\$31,404
Lincoln	690	\$273,168	\$469	41	\$61,117
Linn	902	\$337,656	\$400	69	\$213,042
Linn Creek	938	\$392,557	\$366	87	\$293,196
Linneus	106	\$34,629	\$502	12	\$88,767
Livonia	35	\$15,076	\$539	4	\$3,769
Lk Winnebago	2,093	\$1,098,786	\$417	115	\$204,052
Lock Springs	5	\$1,503	\$640	0	\$0
Lockwood	394	\$123,345	\$376	24	\$55,425
Lodi	16	\$6,874	\$590	1	\$52
Lohman	294	\$137,187	\$399	29	\$61,997
Lone Jack	681	\$436,174	\$562	45	\$235,688
Lonedell	347	\$172,456	\$468	27	\$53,988

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Long Lane	106	\$52,677	\$594	12	\$68,856
Loose Creek	179	\$72,140	\$369	16	\$18,772
Louisburg	99	\$44,625	\$573	5	\$26,350
Louisiana	1,400	\$485,400	\$387	116	\$246,029
Lowndes	55	\$18,923	\$519	2	\$1,764
Lowry City	261	\$88,437	\$463	38	\$72,693
Lucerne	21	\$6,531	\$431	0	\$0
Ludlow	39	\$13,244	\$492	6	\$6,827
Luebbering	45	\$23,023	\$369	1	\$1,269
Luray	40	\$14,963	\$575	1	\$1,000
Lynchburg	10	\$5,206	\$521	1	\$697
Macks Creek	256	\$121,252	\$528	13	\$121,699
Macomb	17	\$6,900	\$475	0	\$0
Macon	2,426	\$812,411	\$412	164	\$393,202
Madison	236	\$86,338	\$467	23	\$29,019
Maitland	68	\$25,519	\$431	4	\$2,454
Malden	1,902	\$599,034	\$440	142	\$431,640
Manchester	14,034	\$6,958,773	\$365	1,195	\$4,768,414
Mansfield	534	\$193,002	\$398	30	\$59,575
Mapaville	21	\$8,773	\$477	1	\$535
Maplewood	3,355	\$1,182,443	\$359	272	\$1,311,580
Marble Hill	823	\$286,929	\$408	72	\$292,789
Marceline	979	\$342,613	\$429	102	\$153,863
Marionville	785	\$288,636	\$446	48	\$83,276
Marquand	170	\$72,977	\$442	9	\$57,837
Marshfield	3,049	\$1,187,715	\$445	192	\$433,276
Marston	117	\$41,754	\$527	13	\$36,911
Martin City	15	\$3,406	N/A	0	\$0
Martinsburg	145	\$53,281	\$391	14	\$14,186
Martinsville	13	\$4,634	\$551	1	\$1,098
Marvel Cave Park	6,934	\$2,243,335	\$352	349	\$1,214,420
Maryland Heights	8,267	\$3,020,865	\$365	469	\$1,241,795
Maryville	2,969	\$1,093,031	\$393	113	\$390,879
Matthews	182	\$71,148	\$440	11	\$16,547
Maysville	365	\$141,306	\$506	14	\$88,476
Mayview	116	\$50,144	\$424	15	\$38,010
Maywood	129	\$57,476	\$504	13	\$25,703
McBride	4	\$1,051	N/A	0	\$0
McClurg	19	\$7,378	\$394	1	\$1,275
McFall	26	\$10,612	\$567	1	\$500
McGee	14	\$8,810	\$546	0	\$0
McGirk	10	\$4,959	\$645	1	\$303
Meadville	112	\$51,440	\$593	9	\$11,311
Mehlville	17,615	\$7,619,182	\$360	1,356	\$4,080,404
Memphis	637	\$234,480	\$448	40	\$46,901
Mendon	36	\$18,762	\$717	2	\$5,538
Mercer	163	\$50,112	\$501	13	\$19,878
Meta	146	\$54,492	\$418	8	\$5,692
Metz	1	\$190	N/A	0	\$0
Mexico	4,371	\$1,483,965	\$370	533	\$817,734

City	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Miami	26	\$17,455	\$580	7	\$14,032
Middle Brook	88	\$31,056	\$477	2	\$12,872
Middletown	96	\$43,370	\$506	17	\$39,318
Milan	675	\$223,507	\$479	30	\$266,976
Mill Spring	50	\$18,341	\$287	3	\$4,311
Millcreek	2,398	\$831,014	\$407	114	\$162,504
Miller	370	\$129,604	\$444	26	\$129,801
Millersville	134	\$65,901	\$415	8	\$5,774
Milo	59	\$27,074	\$562	2	\$21,147
Mindenmines	72	\$30,062	\$643	6	\$131,980
Mineral Point	280	\$114,077	\$432	23	\$72,278
Missouri City	23	\$14,816	\$656	4	\$6,120
Moberly	4,475	\$1,394,570	\$375	324	\$530,143
Mokane	97	\$40,795	\$522	9	\$9,082
Monett	2,986	\$1,102,955	\$406	233	\$380,996
Monroe City	1,089	\$370,196	\$397	69	\$200,335
Montgomery City	1,026	\$395,911	\$409	146	\$231,631
Monticello	51	\$18,535	\$508	3	\$16,218
Montier	1	\$950	N/A	0	\$0
Montreal	125	\$59,238	\$496	13	\$104,330
Montrose	178	\$60,423	\$409	13	\$21,667
Moody	60	\$20,742	\$529	1	\$0
Mooresville	18	\$9,921	\$702	2	\$489
Mora	27	\$13,078	\$487	3	\$92,294
Morehouse	154	\$45,759	\$444	7	\$9,599
Morley	102	\$32,591	\$409	2	\$2,977
Morrison	83	\$35,461	\$438	13	\$20,755
Morrisville	155	\$62,841	\$519	18	\$28,615
Morse Mill	15	\$9,057	-\$2,232	0	\$0
Mosby	18	\$11,924	\$859	1	\$1,983
Moscow Mills	627	\$313,900	\$432	68	\$455,987
Mound City	401	\$156,073	\$427	24	\$576,876
Moundville	63	\$28,889	\$666	4	\$1,327
Mount Moriah	1	\$488	N/A	1	\$251
Mount Sterling	46	\$19,742	\$503	0	\$0
Mount Vernon	1,866	\$703,442	\$426	241	\$401,956
Mountain Grove	1,828	\$596,692	\$368	128	\$312,705
Mountain View	1,123	\$331,007	\$392	46	\$66,757
Myrtle	95	\$28,803	\$453	2	\$22,898
Napoleon	92	\$48,318	\$618	4	\$24,656
Napton	3,681	\$1,122,279	\$354	245	\$448,464
Naylor	292	\$110,596	\$483	43	\$136,832
Neck City	15	\$7,258	\$691	0	\$0
Neelyville	164	\$63,693	\$474	44	\$218,817
Nelson	42	\$20,187	\$643	3	\$3,063
Neosho	5,140	\$1,962,028	\$417	415	\$1,012,541
Nevada	3,821	\$1,274,325	\$417	196	\$794,020
New Bloomfield	481	\$190,645	\$413	34	\$333,952
New Boston	9	\$2,186	N/A	0	\$0
New Cambria	59	\$23,094	\$719	2	\$1,008

City	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
New Florence	240	\$114,130	\$501	46	\$95,035
New Franklin	386	\$136,796	\$408	26	\$174,562
New Hampton	54	\$21,978	\$557	4	\$3,138
New Haven	1,034	\$443,044	\$414	92	\$200,797
New London	695	\$345,243	\$505	56	\$125,348
New Madrid	1,056	\$386,636	\$493	73	\$134,817
New Melle	77	\$40,883	\$413	4	\$18,792
New Offenburg	1	\$606	\$606	0	\$0
Newark	14	\$5,892	\$575	2	\$1,417
Newburg	546	\$233,769	\$521	28	\$49,373
Newtonia	14	\$6,678	\$380	0	\$0
Newtown	36	\$13,557	\$496	1	\$387
Niangua	231	\$100,765	\$585	16	\$36,549
Nixa	6,539	\$2,629,097	\$364	595	\$1,984,409
Noble	14	\$5,444	\$565	0	\$0
Noel	563	\$205,799	\$466	64	\$225,120
Norborne	247	\$91,033	\$438	15	\$29,507
Normandy	8,314	\$3,514,182	\$433	744	\$2,842,104
North County	12,888	\$4,934,970	\$388	1,180	\$4,178,995
North Kansas City	5,294	\$2,117,873	\$381	487	\$2,144,783
Norwood	153	\$66,071	\$549	4	\$6,326
Nottinghill	41	\$16,279	\$780	3	\$3,952
Novelty	36	\$15,134	\$577	1	\$597
Novinger	153	\$58,801	\$501	18	\$58,443
O Fallon	21,763	\$9,368,073	\$362	3,305	\$10,384,371
Oak Grove	2,611	\$1,238,121	\$443	240	\$828,954
Oak Ridge	114	\$58,968	\$462	8	\$11,042
Odessa	2,033	\$851,668	\$427	171	\$326,581
Old Appleton	34	\$17,063	\$578	6	\$8,476
Old Monroe	454	\$267,775	\$557	20	\$56,169
Oldfield	26	\$17,036	\$1,103	4	\$3,359
Olean	73	\$27,090	\$433	7	\$12,365
Olivette	4,654	\$2,109,866	\$349	343	\$1,043,729
Olney	-2	\$870	\$86	2	\$2,572
Oran	527	\$166,768	\$403	96	\$263,301
Oregon	310	\$117,689	\$424	14	\$23,024
Oronogo	478	\$168,836	\$422	48	\$48,641
Orrick	372	\$183,318	\$538	39	\$69,070
Osage Beach	4,903	\$1,689,973	\$356	331	\$958,562
Osborn	150	\$63,545	\$549	7	\$8,060
Osceola	690	\$257,750	\$477	34	\$88,295
Otterville	149	\$68,467	\$549	10	\$12,020
Overland	12,937	\$4,788,641	\$378	771	\$2,468,564
Owensville	1,655	\$683,632	\$439	134	\$285,091
Oxly	44	\$15,602	\$519	6	\$34,840
Ozark	5,457	\$2,286,434	\$389	518	\$1,123,248
Pacific	3,802	\$1,771,003	\$386	341	\$1,107,712
Painton	4	\$2,065	N/A	0	\$0
Palmyra	1,217	\$476,267	\$410	71	\$95,771
Paris	582	\$214,838	\$472	46	\$106,145

City	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5)	Loss Count	Loss Amount
			\$70k-\$99k Coverage		
Park Hills	4,342	\$1,382,749	\$392	228	\$696,871
Parkville	7,996	\$3,907,718	\$382	715	\$2,579,437
Parma	279	\$78,295	\$521	21	\$28,051
Parnell	17	\$10,076	\$606	0	\$0
Pascola	11	\$5,088	\$521	1	\$2,760
Passaic	2	\$959	\$470	0	\$0
Patterson	170	\$73,870	\$530	24	\$79,396
Patton	100	\$44,777	\$580	8	\$9,534
Pattonsburg	134	\$47,352	\$391	7	\$28,084
Peace Valley	44	\$13,849	\$546	0	\$0
Peculiar	1,984	\$1,004,333	\$419	189	\$1,207,118
Perkins	8	\$3,462	N/A	6	\$12,138
Perry	389	\$152,250	\$464	36	\$256,227
Perryville	3,336	\$1,132,053	\$370	252	\$795,532
Pevely	1,255	\$549,070	\$436	107	\$382,937
Philadelphia	48	\$24,851	\$596	5	\$7,292
Phillipsburg	132	\$60,588	\$481	12	\$119,066
Pickering	27	\$9,206	\$569	3	\$45,366
Piedmont	1,505	\$522,092	\$414	95	\$327,659
Pierce City	586	\$243,651	\$517	47	\$51,422
Pilot Grove	278	\$98,543	\$489	40	\$39,892
Pilot Knob	161	\$55,815	\$412	12	\$30,408
Pineville	469	\$202,627	\$505	37	\$62,488
Pittsburg	478	\$205,878	\$516	25	\$20,557
Plato	285	\$144,065	\$535	18	\$20,250
Platte City	2,479	\$1,168,481	\$438	231	\$923,997
Plattsburg	907	\$427,181	\$434	71	\$185,271
Pleasant Hill	2,690	\$1,278,262	\$415	268	\$548,247
Pleasant Hope	522	\$246,618	\$511	42	\$89,181
Pleasant Valley	10,076	\$4,511,279	\$379	616	\$1,943,352
Plevna	4	\$1,060	N/A	0	\$0
Pocahontas	8	\$4,456	N/A	0	\$0
Point Lookout	11	\$3,375	\$384	0	\$0
Polk	23	\$11,844	\$321	2	\$9,771
Pollock	14	\$6,862	\$706	0	\$0
Polo	209	\$109,753	\$634	37	\$242,481
Pomona	211	\$90,071	\$562	12	\$80,774
Ponce De León	22	\$12,005	\$626	1	\$321
Pontiac	122	\$54,348	\$523	14	\$40,945
Poplar Bluff	8,305	\$2,920,570	\$414	416	\$1,295,722
Portage Des Sioux	227	\$100,042	\$445	11	\$17,876
Portageville	1,320	\$417,522	\$392	151	\$449,658
Portland	40	\$19,439	\$454	7	\$15,130
Potosi	1,705	\$678,333	\$447	90	\$144,987
Pottersville	86	\$36,783	\$530	7	\$7,423
Powell	20	\$10,613	\$592	2	\$1,499
Powersite	78	\$35,922	\$483	5	\$6,533
Powersville	28	\$7,775	\$768	3	\$2,763
Prairie Home	86	\$37,821	\$771	5	\$5,498
Preston	88	\$38,558	\$544	5	\$7,246

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Princeton	509	\$164,385	\$455	32	\$85,122
Protem	94	\$37,192	\$453	12	\$44,581
Purcell	24	\$11,037	\$666	0	\$0
Purdin	31	\$13,782	\$711	3	\$3,604
Purdy	474	\$203,644	\$520	47	\$51,293
Puxico	622	\$193,255	\$400	28	\$59,872
Queen City	93	\$28,441	\$426	4	-\$16,909
Quincy	15	\$7,467	\$506	0	\$0
Quitman	1	\$371	N/A	0	\$0
Qulin	267	\$86,384	\$467	22	\$196,790
Racine	26	\$11,324	\$501	5	\$14,370
Ravenwood	73	\$25,113	\$504	3	\$2,030
Raymondville	139	\$59,303	\$562	13	\$42,280
Raymore	4,372	\$1,859,116	\$341	263	\$586,817
Raytown	12,127	\$5,414,081	\$432	977	\$3,108,915
Rayville	232	\$142,755	\$620	39	\$131,838
Rea	26	\$13,190	\$471	2	\$5,997
Redford	44	\$19,216	\$579	1	\$5,753
Reeds	94	\$42,957	\$590	10	\$9,194
Renick	15	\$6,856	\$599	1	\$315
Republic	3,520	\$1,348,493	\$377	239	\$539,744
Revere	55	\$23,069	\$675	3	\$3,510
Reynolds	13	\$3,246	\$250	0	\$0
Rhineland	87	\$51,910	\$492	16	\$64,667
Rich Hill	344	\$126,408	\$484	29	\$59,311
Richards	17	\$4,971	\$276	0	\$0
Richland	1,005	\$378,913	\$464	70	\$432,324
Richmond	1,957	\$784,533	\$431	307	\$552,210
Richmond Heights	3,902	\$1,998,747	\$367	473	\$1,267,237
Richwoods	120	\$60,869	\$590	5	\$5,155
Ridgedale	335	\$155,737	\$434	32	\$94,950
Ridgeway	135	\$44,289	\$457	5	\$8,739
Risco	105	\$35,956	\$453	5	\$3,023
Riverside	489	\$188,222	\$430	50	\$74,205
Rives	7	\$4,158	N/A	0	\$0
Roach	509	\$263,255	\$470	23	\$21,208
Robertsburg	626	\$285,295	\$420	96	\$618,038
Roby	47	\$25,272	\$593	3	-\$532
Rocheport	413	\$195,584	\$407	15	\$35,571
Rock Port	715	\$264,989	\$444	48	\$45,848
Rockaway Beach	552	\$164,844	\$367	33	\$41,551
Rockbridge	3	\$1,227	N/A	0	\$0
Rockville	62	\$19,793	\$738	0	\$0
Rocky Comfort	86	\$35,603	\$591	13	\$154,921
Rocky Mount	1,657	\$747,482	\$457	83	\$311,921
Rogersville	2,433	\$1,198,416	\$426	279	\$649,062
Rolla	7,111	\$2,688,542	\$409	400	\$1,100,550
Rombauer	5	\$1,977	N/A	1	\$807
Roscoe	15	\$9,594	\$646	0	\$7,296
Rosebud	253	\$107,365	\$389	17	\$25,871

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Rosendale	42	\$19,596	\$500	7	\$17,716
Rothville	16	\$8,444	\$865	1	\$1,177
Rueter	19	\$10,323	\$641	2	\$12,910
Rush Hill	21	\$9,733	\$338	3	\$55,269
Rushville	188	\$91,032	\$567	15	\$39,001
Russellville	565	\$224,744	\$448	40	\$150,738
Rutledge	7	\$4,499	\$651	0	\$0
Saginaw	20	\$7,095	\$390	2	\$1,293
Saint Albans	142	\$178,146	N/A	9	\$23,865
Saint Ann	5,159	\$1,839,481	\$372	284	\$822,895
Saint Charles	27,748	\$11,123,916	\$358	1,851	\$5,747,709
Saint Clair	2,504	\$1,027,496	\$416	1,075	\$2,998,987
Saint Elizabeth	124	\$50,065	\$431	6	\$17,969
Saint James	2,283	\$827,390	\$422	103	\$167,806
Saint Joseph	24,868	\$8,573,654	\$352	2,873	\$8,533,455
Saint Louis	86,032	\$33,702,650	\$414	6,431	\$25,331,359
Saint Marys	310	\$136,945	\$500	18	\$38,639
Saint Patrick	6	\$2,644	N/A	0	\$0
Saint Peters	21,324	\$8,641,681	\$356	2,802	\$7,813,281
Saint Robert	3,575	\$1,305,429	\$417	223	\$771,324
Saint Thomas	115	\$56,406	\$455	5	\$5,232
Salem	3,458	\$1,121,926	\$438	153	\$735,380
Salisbury	696	\$239,314	\$445	66	\$113,817
Santa Fe	18	\$5,749	\$782	0	\$0
Sappington	19,380	\$8,689,462	\$357	1,428	\$4,373,316
Sarcoxie	591	\$215,559	\$457	38	\$233,593
Savannah	1,855	\$705,411	\$388	914	\$2,149,477
Saverton	5	\$2,232	\$685	2	\$1,354
Schell City	57	\$22,366	\$414	4	\$11,524
Scott City	1,607	\$518,207	\$357	111	\$389,901
Sedalia	8,988	\$2,981,487	\$359	818	\$2,117,673
Sedgewickville	58	\$29,945	\$495	4	\$5,047
Seligman	226	\$100,596	\$509	29	\$338,321
Senath	580	\$195,869	\$455	43	\$102,122
Seneca	956	\$395,599	\$457	75	\$113,019
Seymour	758	\$313,645	\$449	51	\$160,972
Shelbina	640	\$212,219	\$415	58	\$90,897
Shelbyville	148	\$53,878	\$409	8	\$7,664
Sheldon	211	\$68,360	\$567	20	\$134,802
Shell Knob	1,929	\$900,024	\$452	145	\$315,668
Sheridan	32	\$13,153	\$707	2	\$1,378
Shook	33	\$8,359	\$608	0	\$0
Sibley	284	\$134,508	\$487	21	\$82,470
Sikeston	6,349	\$2,277,815	\$379	378	\$2,293,770
Silex	233	\$115,960	\$567	37	\$223,993
Silva	121	\$41,075	\$476	3	\$111,355
Skidmore	50	\$18,234	\$447	7	\$5,239
Slater	544	\$163,178	\$410	48	\$130,692
Smithton	306	\$130,128	\$450	37	\$112,280

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Smithville	2,786	\$1,456,169	\$426	256	\$492,030
Solo	8	\$3,378	\$521	6	\$5,029
South Fork	3	\$1,730	N/A	0	\$0
South Greenfield	27	\$13,058	\$491	1	\$9,555
South West City	188	\$75,211	\$464	21	\$58,356
Sparta	531	\$231,257	\$444	37	\$127,300
Spickard	89	\$31,220	\$588	7	\$20,467
Spokane	95	\$51,213	\$557	5	\$5,530
Springfield	63,638	\$23,473,933	\$364	5,344	\$13,992,986
Squires	58	\$23,533	\$502	1	\$726
St Louis	18	\$6,660	\$420	3	\$2,718
St. Charles	11,981	\$5,646,589	\$357	1,240	\$3,232,553
Stanberry	333	\$118,571	\$417	24	\$29,805
Stanton	38	\$18,259	\$507	1	\$499
Stark City	103	\$41,495	\$546	14	\$559,617
Steedman	64	\$21,306	\$387	2	\$2,965
Steele	1,042	\$365,357	\$521	55	\$312,530
Steffenville	1	\$62	N/A	0	\$0
Stella	123	\$51,192	\$546	15	\$104,640
Stewartsville	332	\$158,639	\$483	39	\$282,464
Stockton	989	\$399,534	\$404	63	\$178,813
Stotts City	56	\$23,360	\$768	4	\$28,146
Stoutland	133	\$62,253	\$540	7	\$6,689
Stoutsville	41	\$22,439	\$539	1	\$3,998
Stover	778	\$325,929	\$462	37	\$192,960
Strafford	1,521	\$707,502	\$443	137	\$443,152
Strasburg	7	\$2,555	\$616	0	\$0
Sturdivant	20	\$6,869	\$492	3	\$4,865
Sturgeon	538	\$177,975	\$386	47	\$154,529
Success	70	\$26,060	\$554	5	\$30,488
Sugar Creek	1,376	\$517,919	\$428	85	\$291,849
Sullivan	3,368	\$1,252,746	\$382	247	\$598,010
Summersville	291	\$91,580	\$475	14	\$12,279
Sumner	33	\$12,936	\$639	6	\$5,446
Sunrise Beach	4,103	\$1,655,214	\$374	245	\$1,021,677
Swedeborg	7	\$2,937	\$1,068	1	\$4,500
Sweet Springs	535	\$188,818	\$452	39	\$156,762
Syracuse	93	\$37,535	\$516	12	\$62,757
Tallapoosa	16	\$2,929	\$514	2	\$9,303
Taneyville	179	\$73,642	\$510	11	\$48,012
Tarkio	451	\$161,864	\$385	19	\$8,383
Taylor	69	\$37,204	\$483	7	\$12,829
Tebbetts	113	\$63,763	\$557	12	\$12,928
Tecumseh	104	\$45,583	\$491	5	\$3,412
Teresita	4	\$1,357	\$408	0	\$0
Thayer	1,211	\$354,082	\$379	55	\$81,260
Thompson	37	\$18,727	\$604	6	\$5,026
Tiff	4	\$2,318	\$659	0	\$0
Tiff City	4	\$1,291	\$234	2	\$773

City	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
Tightwad	3,128	\$1,207,497	\$393	199	\$453,667
Tina	18	\$7,323	\$595	0	\$0
Tipton	779	\$265,335	\$373	63	\$60,076
Town And Country	14,929	\$8,584,778	\$375	1,287	\$5,519,839
Treloar	9	\$3,648	\$656	0	\$0
Trenton	2,223	\$750,969	\$422	115	\$286,250
Trimble	303	\$175,137	\$469	101	\$247,974
Triplett	16	\$8,265	\$754	3	\$15,921
Troy	3,796	\$1,758,012	\$418	369	\$958,405
Truxton	55	\$27,630	\$664	8	\$14,560
Tunas	62	\$34,916	\$560	7	\$6,971
Turners	10	\$2,888	\$522	1	\$2,165
Turney	56	\$26,769	\$533	4	\$5,874
Tuscumbia	156	\$61,569	\$500	8	\$20,960
Udall	17	\$6,295	\$648	1	\$338
Ulman	45	\$14,846	\$441	4	\$15,578
Union	3,770	\$1,586,854	\$392	434	\$1,537,122
Union Star	134	\$47,657	\$424	17	\$34,077
Uniontown	23	\$10,502	\$611	10	\$31,255
Unionville	1,085	\$343,127	\$404	69	\$166,505
University City	9,899	\$5,151,464	\$388	826	\$3,506,056
Urbana	236	\$101,097	\$459	12	\$14,379
Urich	173	\$70,691	\$448	10	\$66,368
Utica	16	\$6,886	\$802	1	\$794
Valles Mines	114	\$60,327	\$542	7	\$8,903
Valley Park	2,835	\$960,036	\$351	163	\$551,384
Van Buren	853	\$343,659	\$483	54	\$262,114
Vandalia	1,004	\$332,518	\$400	137	\$374,163
Vanduser	36	\$13,393	\$490	7	\$20,080
Vanzant	42	\$16,682	\$547	5	\$46,487
Verona	406	\$154,060	\$474	39	\$79,177
Versailles	1,464	\$526,809	\$413	91	\$95,352
Viburnum	310	\$129,177	\$471	21	\$34,347
Vichy	128	\$56,286	\$546	9	\$38,746
Vienna	452	\$166,080	\$390	33	\$98,146
Villa Ridge	1,253	\$621,757	\$433	151	\$353,207
Vulcan	33	\$14,017	\$771	19	\$127,861
Wakenda	1	\$286	N/A	0	\$0
Waldron	8	\$2,661	\$345	0	\$0
Walker	94	\$34,951	\$505	7	\$34,275
Walnut Grove	483	\$203,978	\$449	38	\$146,822
Walnut Shade	212	\$100,017	\$426	21	\$110,689
Wappapello	653	\$260,016	\$468	25	\$59,812
Wardell	215	\$70,036	\$544	103	\$207,086
Warrensburg	5,521	\$2,071,345	\$390	398	\$1,023,322
Warrenton	3,219	\$1,376,999	\$402	215	\$572,125
Warsaw	3,172	\$1,336,165	\$456	221	\$405,113
Washburn	217	\$95,732	\$553	29	\$39,248
Washington	6,129	\$2,583,104	\$355	538	\$1,468,856

City	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
Wasola	88	\$31,603	\$401	6	\$25,021
Watson	37	\$14,291	\$594	5	\$8,520
Waverly	198	\$85,355	\$459	20	\$61,244
Wayland	165	\$52,771	\$416	8	\$72,056
Weatherby	36	\$17,145	\$566	2	\$1,685
Weaubleau	143	\$42,828	\$371	7	\$8,233
Webb City	3,425	\$1,137,959	\$379	207	\$442,830
Webster Groves	13,362	\$5,959,458	\$349	1,259	\$3,967,508
Wellington	227	\$99,928	\$472	17	\$38,003
Wellsville	368	\$126,932	\$463	33	\$38,248
Wentworth	53	\$24,780	\$509	7	\$9,939
Wentzville	4,446	\$2,047,866	\$391	420	\$1,534,341
Wesco	4	\$1,837	N/A	1	\$500
West Alton	175	\$93,054	\$564	15	\$75,555
West County	11,164	\$4,250,673	\$362	676	\$2,094,253
West Plains	5,313	\$1,776,858	\$387	410	\$1,160,677
Westboro	41	\$15,113	\$651	4	\$1,972
Weston	784	\$411,598	\$516	49	\$159,836
Westphalia	306	\$145,287	\$538	28	\$25,763
Wheatland	452	\$182,568	\$478	20	\$89,863
Wheaton	75	\$29,869	\$465	3	\$4,330
Wheeling	51	\$23,635	\$579	3	\$7,213
Whiteman Afb	533	\$89,223	\$352	11	\$7,508
Whiteoak	8	\$3,106	N/A	0	\$0
Whiteside	9	\$5,666	\$632	1	\$844
Whitewater	125	\$63,404	\$531	10	\$16,889
Willard	1,811	\$735,082	\$380	123	\$273,638
Williamsburg	79	\$35,775	\$526	10	\$33,369
Williamstown	38	\$15,108	\$654	2	\$1,227
Williamsville	353	\$138,920	\$446	14	\$272,744
Willow Springs	1,148	\$343,338	\$387	54	\$140,303
Windsor	1,179	\$395,737	\$408	71	\$185,240
Windyville	16	\$7,892	\$433	1	\$12,882
Winfield	842	\$457,591	\$507	67	\$358,312
Winigan	14	\$3,647	\$616	1	\$3,711
Winona	385	\$129,672	\$451	16	\$119,161
Winston	69	\$28,583	\$554	8	\$20,680
Wooldridge	37	\$21,646	\$636	4	\$3,575
Worth	2	\$1,733	\$1,992	0	\$0
Worthington	11	\$4,111	\$783	1	\$198
Wright City	2,429	\$1,094,405	\$407	220	\$609,707
Wyaconda	90	\$27,228	\$437	3	\$2,637
Wyatt	130	\$42,232	\$424	7	\$6,026
Yukon	18	\$6,695	\$662	0	\$0
Zalma	103	\$37,966	\$481	7	\$55,197
Zanoni	10	\$5,206	\$336	0	\$0

## **Premium and Losses by Zip Code**



### Premium and Losses By Zip Code, Year 2000

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
63001	11	\$4,461	\$387	0	\$0
63005	5,361	\$4,100,676	\$357	522	\$3,766,644
63010	10,803	\$4,828,911	\$428	708	\$2,303,838
63011	14,034	\$6,958,773	\$365	1,195	\$4,768,414
63012	2,881	\$1,427,864	\$440	304	\$2,194,533
63013	357	\$179,705	\$457	37	\$44,575
63014	125	\$53,636	\$469	14	\$15,267
63015	457	\$202,168	\$409	25	\$209,893
63016	2,176	\$1,021,841	\$439	176	\$904,205
63017	14,929	\$8,584,778	\$375	1,287	\$5,519,839
63019	1,403	\$595,892	\$440	67	\$316,025
63020	5,516	\$2,471,709	\$452	371	\$1,816,981
63021	18,732	\$8,256,835	\$354	1,424	\$3,928,948
63023	1,057	\$551,215	\$509	82	\$382,830
63025	3,657	\$1,908,514	\$395	293	\$1,309,148
63026	11,795	\$5,153,095	\$385	808	\$3,142,022
63028	6,425	\$3,062,991	\$444	499	\$1,780,088
63030	45	\$23,523	\$581	2	\$2,267
63031	17,646	\$6,599,990	\$359	1,575	\$3,850,830
63033	14,691	\$5,687,610	\$357	1,236	\$4,660,268
63034	5,724	\$2,754,574	\$352	458	\$1,268,339
63036	272	\$137,320	\$545	12	-\$11,507
63037	683	\$284,763	\$422	60	\$223,276
63038	2,003	\$1,267,415	\$361	178	\$385,505
63039	339	\$154,312	\$425	50	\$68,941
63040	2,598	\$1,261,361	\$395	223	\$887,242
63041	77	\$44,524	\$436	3	\$4,681
63042	6,433	\$2,083,818	\$358	419	\$1,239,634
63043	8,267	\$3,020,865	\$365	469	\$1,241,795
63044	4,846	\$1,904,086	\$362	364	\$1,963,169
63045	18	\$6,660	\$420	3	\$2,718
63047	31	\$14,957	\$500	0	\$0
63048	891	\$410,168	\$464	76	\$286,078
63049	4,363	\$2,091,984	\$435	351	\$920,154
63050	3,619	\$1,912,930	\$475	345	\$1,273,896
63051	2,832	\$1,377,074	\$444	186	\$737,206
63052	5,990	\$2,884,386	\$430	439	\$2,269,095
63053	19	\$9,171	\$486	0	\$0
63055	643	\$378,690	\$398	50	\$372,361
63056	315	\$159,039	\$482	26	\$32,714
63057	2	\$534	N/A	0	\$0
63060	347	\$172,456	\$468	27	\$53,988
63061	45	\$23,023	\$369	1	\$1,269
63065	21	\$8,773	\$477	1	\$535
63066	15	\$9,057	-\$2,232	0	\$0
63068	1,034	\$443,044	\$414	92	\$200,797
63069	3,802	\$1,771,003	\$386	341	\$1,107,712
63070	1,255	\$549,070	\$436	107	\$382,937

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
63071	120	\$60,869	\$590	5	\$5,155
63072	626	\$285,295	\$420	96	\$618,038
63073	142	\$178,146	N/A	9	\$23,865
63074	5,159	\$1,839,481	\$372	284	\$822,895
63077	2,504	\$1,027,496	\$416	1,075	\$2,998,987
63079	38	\$18,259	\$507	1	\$499
63080	3,368	\$1,252,746	\$382	247	\$598,010
63084	3,770	\$1,586,854	\$392	434	\$1,537,122
63087	114	\$60,327	\$542	7	\$8,903
63088	2,835	\$960,036	\$351	163	\$551,384
63089	1,253	\$621,757	\$433	151	\$353,207
63090	6,129	\$2,583,104	\$355	538	\$1,468,856
63091	253	\$107,365	\$389	17	\$25,871
63101	247	\$72,672	\$521	14	\$51,405
63102	125	\$35,502	\$375	7	\$17,128
63103	430	\$90,710	\$340	17	\$48,302
63104	4,024	\$1,909,510	\$469	355	\$1,381,237
63105	5,102	\$3,638,204	\$396	441	\$1,414,557
63106	1,092	\$290,383	\$480	49	\$145,784
63107	2,750	\$961,584	\$496	163	\$1,261,484
63108	4,331	\$2,183,486	\$460	265	\$1,259,009
63109	11,261	\$4,441,884	\$372	719	\$1,959,846
63110	4,642	\$1,854,999	\$424	454	\$1,426,379
63111	5,298	\$2,023,178	\$452	419	\$1,303,312
63112	4,547	\$1,999,844	\$488	255	\$1,572,980
63113	3,688	\$1,331,226	\$480	240	\$1,299,783
63114	12,937	\$4,788,641	\$378	771	\$2,468,564
63115	6,298	\$2,399,501	\$465	461	\$2,015,055
63116	14,291	\$5,416,517	\$386	1,067	\$3,240,878
63117	3,902	\$1,998,747	\$367	473	\$1,267,237
63118	5,848	\$2,177,387	\$477	551	\$3,437,916
63119	13,362	\$5,959,458	\$349	1,259	\$3,967,508
63120	2,827	\$979,382	\$438	205	\$933,834
63121	8,314	\$3,514,182	\$433	744	\$2,842,104
63122	15,620	\$7,493,464	\$354	1,357	\$4,980,553
63123	20,185	\$7,494,837	\$351	1,174	\$3,412,983
63124	4,060	\$5,091,704	\$367	483	\$3,684,419
63125	12,256	\$4,369,974	\$361	728	\$2,166,749
63126	6,420	\$2,650,217	\$356	427	\$1,429,105
63127	1,810	\$1,015,432	\$352	151	\$576,454
63128	11,150	\$5,023,813	\$362	850	\$2,367,757
63129	17,615	\$7,619,182	\$360	1,356	\$4,080,404
63130	9,899	\$5,151,464	\$388	826	\$3,506,056
63131	6,434	\$5,583,240	\$355	673	\$2,415,621
63132	4,654	\$2,109,866	\$349	343	\$1,043,729
63133	1,984	\$751,383	\$446	132	\$429,568
63134	4,345	\$1,696,725	\$416	360	\$1,441,597
63135	7,271	\$3,020,131	\$403	731	\$2,383,026
63136	14,375	\$5,603,474	\$416	1,390	\$4,052,675

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
63137	6,934	\$2,792,430	\$405	640	\$2,233,564
63138	5,954	\$2,142,540	\$352	540	\$1,945,431
63139	9,185	\$3,435,027	\$383	805	\$2,519,993
63140	53	\$17,806	\$624	4	\$53,089
63141	7,528	\$5,117,037	\$380	630	\$2,163,926
63143	3,355	\$1,182,443	\$359	272	\$1,311,580
63144	4,360	\$1,502,901	\$351	268	\$673,870
63146	11,164	\$4,250,673	\$362	676	\$2,094,253
63147	3,165	\$1,348,475	\$452	253	\$1,027,466
63301	13,890	\$5,385,328	\$359	875	\$2,845,403
63303	13,858	\$5,738,588	\$356	976	\$2,902,306
63304	11,981	\$5,646,589	\$357	1,240	\$3,232,553
63330	39	\$20,133	\$482	1	\$4,370
63332	313	\$179,058	\$367	14	\$32,279
63333	69	\$31,619	\$457	16	\$19,610
63334	1,287	\$523,381	\$467	102	\$189,373
63336	290	\$123,051	\$416	23	\$175,001
63338	11	\$4,586	\$277	0	\$0
63339	73	\$27,747	\$435	6	\$4,964
63341	1,071	\$718,595	\$462	118	\$688,791
63342	12	\$8,098	\$505	3	\$4,037
63343	973	\$442,118	\$487	175	\$492,557
63344	211	\$125,504	\$519	24	\$71,277
63345	103	\$38,316	\$502	17	\$18,757
63346	8	\$5,016	\$468	1	\$4,222
63347	334	\$195,940	\$561	29	\$255,464
63348	1,327	\$733,137	\$419	170	\$648,885
63349	216	\$101,691	\$477	63	\$84,829
63350	107	\$47,265	\$487	11	\$73,767
63351	316	\$158,433	\$508	48	\$119,177
63352	186	\$64,368	\$391	18	\$22,030
63353	1,400	\$485,400	\$387	116	\$246,029
63357	1,330	\$672,419	\$437	130	\$432,716
63359	96	\$43,370	\$506	17	\$39,318
63361	1,026	\$395,911	\$409	146	\$231,631
63362	627	\$313,900	\$432	68	\$455,987
63363	240	\$114,130	\$501	46	\$95,035
63365	77	\$40,883	\$413	4	\$18,792
63366	17,992	\$7,447,496	\$363	2,865	\$8,919,983
63367	3,771	\$1,920,577	\$331	440	\$1,464,388
63369	454	\$267,775	\$557	20	\$56,169
63370	-2	\$870	\$86	2	\$2,572
63373	227	\$100,042	\$445	11	\$17,876
63376	21,324	\$8,641,681	\$356	2,802	\$7,813,281
63377	233	\$115,960	\$567	37	\$223,993
63378	9	\$3,648	\$656	0	\$0
63379	3,796	\$1,758,012	\$418	369	\$958,405
63381	55	\$27,630	\$664	8	\$14,560
63382	1,004	\$332,518	\$400	137	\$374,163

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
63383	3,219	\$1,376,999	\$402	215	\$572,125
63384	368	\$126,932	\$463	33	\$38,248
63385	4,446	\$2,047,866	\$391	420	\$1,534,341
63386	175	\$93,054	\$564	15	\$75,555
63387	9	\$5,666	\$632	1	\$844
63388	79	\$35,775	\$526	10	\$33,369
63389	842	\$457,591	\$507	67	\$358,312
63390	2,429	\$1,094,405	\$407	220	\$609,707
63401	6,362	\$1,996,372	\$357	365	\$798,527
63430	79	\$28,509	\$623	5	\$5,180
63431	17	\$9,813	\$518	1	\$3,633
63432	18	\$5,957	\$609	1	\$282
63433	4	\$684	\$257	0	\$0
63434	36	\$10,542	\$560	1	\$454
63435	1,002	\$336,787	\$440	61	\$95,690
63436	210	\$82,553	\$481	23	\$92,094
63437	299	\$85,818	\$473	13	\$8,712
63438	69	\$26,128	\$461	8	\$3,930
63439	1	\$416	N/A	0	\$0
63440	192	\$73,128	\$438	11	\$10,075
63441	144	\$65,698	\$613	7	\$7,574
63443	23	\$8,338	\$567	0	\$0
63445	939	\$295,025	\$394	41	\$215,451
63446	34	\$18,325	\$632	8	\$19,447
63447	156	\$48,193	\$390	7	\$9,974
63448	414	\$154,828	\$468	25	\$38,067
63450	12	\$6,103	\$654	1	\$676
63451	17	\$5,465	N/A	0	\$0
63452	171	\$64,066	\$462	10	\$50,740
63453	40	\$14,963	\$575	1	\$1,000
63454	129	\$57,476	\$504	13	\$25,703
63456	1,089	\$370,196	\$397	69	\$200,335
63457	51	\$18,535	\$508	3	\$16,218
63458	14	\$5,892	\$575	2	\$1,417
63459	695	\$345,243	\$505	56	\$125,348
63460	36	\$15,134	\$577	1	\$597
63461	1,217	\$476,267	\$410	71	\$95,771
63462	389	\$152,250	\$464	36	\$256,227
63463	48	\$24,851	\$596	5	\$7,292
63464	4	\$1,060	N/A	0	\$0
63465	55	\$23,069	\$675	3	\$3,510
63466	6	\$2,644	N/A	0	\$0
63467	5	\$2,232	\$685	2	\$1,354
63468	640	\$212,219	\$415	58	\$90,897
63469	148	\$53,878	\$409	8	\$7,664
63470	1	\$62	N/A	0	\$0
63471	69	\$37,204	\$483	7	\$12,829
63472	165	\$52,771	\$416	8	\$72,056
63473	38	\$15,108	\$654	2	\$1,227
63474	90	\$27,228	\$437	3	\$2,637

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
63501	5,308	\$1,730,538	\$369	400	\$723,361
63530	131	\$50,470	\$521	8	\$193,103
63531	66	\$30,468	\$526	1	\$3,542
63532	276	\$82,082	\$413	21	\$44,715
63533	108	\$35,364	\$399	5	\$3,379
63534	126	\$35,312	\$445	14	\$9,883
63535	6	\$3,196	\$364	1	\$1,061
63536	34	\$12,796	\$499	2	\$3,772
63537	432	\$158,800	\$415	22	\$15,337
63538	29	\$10,217	\$550	1	\$600
63539	26	\$8,360	\$605	0	\$0
63540	12	\$2,305	N/A	0	\$0
63541	42	\$14,267	\$290	3	\$6,286
63543	36	\$11,285	\$666	3	\$1,884
63544	72	\$21,838	\$534	5	\$2,552
63545	257	\$77,839	\$435	15	\$23,579
63546	142	\$58,368	\$447	11	\$12,636
63547	31	\$13,067	\$509	1	\$4,229
63548	245	\$74,193	\$404	15	\$11,723
63549	624	\$177,958	\$431	42	\$59,178
63551	35	\$15,076	\$539	4	\$3,769
63552	2,426	\$812,411	\$412	164	\$393,202
63555	637	\$234,480	\$448	40	\$46,901
63556	675	\$223,507	\$479	30	\$266,976
63557	9	\$2,186	N/A	0	\$0
63558	59	\$23,094	\$719	2	\$1,008
63559	153	\$58,801	\$501	18	\$58,443
63560	14	\$6,862	\$706	0	\$0
63561	93	\$28,441	\$426	4	-\$16,909
63563	7	\$4,499	\$651	0	\$0
63565	1,085	\$343,127	\$404	69	\$166,505
63566	14	\$3,647	\$616	1	\$3,711
63567	11	\$4,111	\$783	1	\$198
63601	4,342	\$1,382,749	\$392	228	\$696,871
63620	280	\$109,218	\$484	35	\$60,630
63621	388	\$150,929	\$513	31	\$151,664
63622	149	\$81,915	\$538	6	\$12,179
63623	155	\$73,596	\$603	5	\$80,240
63624	867	\$310,132	\$429	46	\$225,215
63625	86	\$48,265	\$692	2	\$2,081
63626	73	\$32,281	\$439	2	\$9,509
63627	669	\$325,461	\$470	50	\$84,147
63628	3,294	\$1,378,632	\$429	223	\$1,169,590
63629	204	\$80,039	\$488	13	\$35,790
63630	354	\$159,092	\$462	23	\$36,501
63631	145	\$71,704	\$570	9	\$26,598
63632	10	\$3,428	\$600	1	\$6,870
63633	133	\$53,734	\$699	8	\$62,372
63636	146	\$58,624	\$626	9	\$53,531

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
63637	198	\$77,252	\$472	11	\$27,984
63638	826	\$305,968	\$511	43	\$404,093
63640	5,295	\$2,136,311	\$408	240	\$565,893
63645	2,398	\$831,014	\$407	114	\$162,504
63646	3	\$1,724	N/A	1	\$1,220
63648	228	\$94,493	\$438	14	\$33,861
63650	1,186	\$425,506	\$445	64	\$277,146
63651	4	\$3,351	\$649	0	\$0
63653	351	\$101,440	\$413	25	\$91,765
63654	238	\$120,918	\$588	14	\$64,018
63655	170	\$72,977	\$442	9	\$57,837
63656	88	\$31,056	\$477	2	\$12,872
63660	280	\$114,077	\$432	23	\$72,278
63661	1	\$606	\$606	0	\$0
63662	100	\$44,777	\$580	8	\$9,534
63663	161	\$55,815	\$412	12	\$30,408
63664	1,705	\$678,333	\$447	90	\$144,987
63665	44	\$19,216	\$579	1	\$5,753
63666	13	\$3,246	\$250	0	N/A
63670	3,156	\$1,373,698	\$438	165	\$777,644
63673	310	\$136,945	\$500	18	\$38,639
63674	4	\$2,318	\$659	0	\$0
63675	33	\$14,017	\$771	19	\$127,861
63701	10,249	\$3,744,681	\$336	610	\$1,775,257
63703	1,467	\$383,649	\$324	60	\$166,020
63730	616	\$223,710	\$402	73	\$251,217
63732	103	\$46,336	\$429	9	\$27,116
63735	166	\$52,784	\$476	15	\$18,849
63736	551	\$209,139	\$423	100	\$354,082
63737	2	\$462	\$288	0	\$0
63738	6	\$1,656	N/A	0	\$0
63739	101	\$47,868	\$448	11	\$8,141
63740	1,078	\$361,930	\$403	66	\$155,341
63742	15	\$8,389	\$473	1	\$4,775
63743	6	\$3,283	N/A	0	\$0
63744	69	\$24,743	\$414	3	\$8,306
63745	9	\$4,218	\$351	0	\$0
63746	2	\$627	N/A	0	\$0
63747	37	\$14,485	\$511	3	\$4,223
63748	76	\$36,986	\$498	8	\$13,843
63750	15	\$3,032	N/A	2	\$3,222
63751	118	\$42,483	\$486	10	\$20,879
63752	37	\$19,988	\$465	4	\$6,490
63753	27	\$13,174	\$511	3	\$2,862
63755	5,427	\$2,177,922	\$367	373	\$1,233,785
63758	106	\$36,570	\$377	3	\$3,272
63760	74	\$35,407	\$508	20	\$62,550
63763	14	\$8,810	\$546	0	\$0
63764	823	\$286,929	\$408	72	\$292,789

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
63766	134	\$65,901	\$415	8	\$5,774
63767	102	\$32,591	\$409	2	\$2,977
63769	114	\$58,968	\$462	8	\$11,042
63770	34	\$17,063	\$578	6	\$8,476
63771	527	\$166,768	\$403	96	\$263,301
63772	4	\$2,065	N/A	0	\$0
63774	8	\$3,462	N/A	6	\$12,138
63775	3,336	\$1,132,053	\$370	252	\$795,532
63776	4	\$1,051	N/A	0	\$0
63779	8	\$4,456	N/A	0	\$0
63780	1,607	\$518,207	\$357	111	\$389,901
63781	58	\$29,945	\$495	4	\$5,047
63782	20	\$6,869	\$492	3	\$4,865
63783	23	\$10,502	\$611	10	\$31,255
63784	36	\$13,393	\$490	7	\$20,080
63785	125	\$63,404	\$531	10	\$16,889
63787	103	\$37,966	\$481	7	\$55,197
63801	6,349	\$2,277,815	\$379	378	\$2,293,770
63820	42	\$14,257	\$445	0	\$0
63821	265	\$82,742	\$441	20	\$149,376
63822	663	\$174,319	\$361	65	\$239,240
63823	299	\$107,174	\$434	25	\$53,054
63824	28	\$13,638	\$388	1	\$3,540
63825	768	\$282,514	\$449	54	\$217,046
63826	31	\$17,913	\$763	0	\$0
63827	116	\$47,297	\$512	17	\$137,154
63828	21	\$5,762	N/A	2	\$2,836
63829	274	\$101,012	\$507	9	\$7,177
63830	2,302	\$616,447	\$380	120	\$166,546
63833	30	\$13,125	\$758	2	\$3,134
63834	1,747	\$533,906	\$375	115	\$189,129
63837	284	\$81,309	\$549	18	\$108,515
63838	7	\$3,352	N/A	1	\$289
63839	102	\$35,714	\$431	8	\$228,021
63840	15	\$7,471	N/A	1	\$2,003
63841	3,769	\$1,102,460	\$351	234	\$608,737
63845	1,599	\$452,211	\$408	83	\$174,997
63846	240	\$85,702	\$449	11	\$23,324
63847	3	\$1,696	N/A	0	\$0
63848	200	\$70,644	\$541	35	\$134,987
63849	33	\$16,820	\$748	2	\$4,709
63850	9	\$3,921	\$1,704	1	\$1,094
63851	1,238	\$288,872	\$362	141	\$274,423
63852	244	\$88,155	\$477	119	\$326,872
63853	55	\$19,323	\$477	3	\$16,708
63855	226	\$86,821	\$517	11	\$89,343
63857	3,697	\$1,164,885	\$365	397	\$1,241,624
63860	26	\$15,176	\$504	1	\$2,124
63862	438	\$146,784	\$454	34	\$31,404

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
63863	1,902	\$599,034	\$440	142	\$431,640
63866	117	\$41,754	\$527	13	\$36,911
63867	182	\$71,148	\$440	11	\$16,547
63868	154	\$45,759	\$444	7	\$9,599
63869	1,056	\$386,636	\$493	73	\$134,817
63870	279	\$78,295	\$521	21	\$28,051
63871	11	\$5,088	\$521	1	\$2,760
63873	1,320	\$417,522	\$392	151	\$449,658
63874	105	\$35,956	\$453	5	\$3,023
63875	7	\$4,158	N/A	0	\$0
63876	580	\$195,869	\$455	43	\$102,122
63877	1,042	\$365,357	\$521	55	\$312,530
63878	16	\$2,929	\$514	2	\$9,303
63879	215	\$70,036	\$544	103	\$207,086
63880	8	\$3,106	N/A	0	\$0
63882	130	\$42,232	\$424	7	\$6,026
63901	8,305	\$2,920,570	\$414	416	\$1,295,722
63931	14	\$7,328	\$326	0	\$0
63932	142	\$57,721	\$625	6	\$19,812
63933	854	\$252,120	\$445	54	\$210,322
63934	41	\$17,209	\$564	3	\$5,847
63935	2,394	\$884,745	\$461	194	\$617,851
63936	85	\$31,700	\$490	3	\$15,908
63937	425	\$150,443	\$412	29	\$165,025
63938	3	\$1,323	\$594	1	\$1,021
63939	216	\$93,969	\$540	22	\$38,616
63940	220	\$77,235	\$516	11	\$17,396
63941	55	\$23,865	\$564	3	\$1,218
63942	69	\$31,447	\$499	5	\$6,377
63943	129	\$49,522	\$429	3	\$1,907
63944	304	\$99,159	\$417	18	\$33,672
63945	147	\$65,245	\$499	17	\$16,894
63947	35	\$10,874	\$470	1	\$60,107
63950	16	\$6,874	\$590	1	\$52
63951	55	\$18,923	\$519	2	\$1,764
63952	50	\$18,341	\$287	3	\$4,311
63953	292	\$110,596	\$483	43	\$136,832
63954	164	\$63,693	\$474	44	\$218,817
63955	44	\$15,602	\$519	6	\$34,840
63956	170	\$73,870	\$530	24	\$79,396
63957	1,505	\$522,092	\$414	95	\$327,659
63960	622	\$193,255	\$400	28	\$59,872
63961	267	\$86,384	\$467	22	\$196,790
63962	5	\$1,977	N/A	1	\$807
63963	33	\$8,359	\$608	0	\$0
63964	121	\$41,075	\$476	3	\$111,355
63965	853	\$343,659	\$483	54	\$262,114
63966	653	\$260,016	\$468	25	\$59,812
63967	353	\$138,920	\$446	14	\$272,744

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard	Loss Count	Loss Amount
			Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
64001	155	\$52,966	\$382	9	\$9,038
64011	589	\$288,796	\$463	46	\$124,526
64012	7,000	\$3,038,267	\$403	525	\$1,408,351
64014	6,723	\$2,957,076	\$415	602	\$1,274,545
64015	9,483	\$4,526,753	\$419	869	\$2,174,906
64016	1,134	\$504,394	\$438	108	\$385,621
64017	145	\$78,887	\$551	22	\$31,043
64018	258	\$128,382	\$463	56	\$72,071
64019	267	\$135,977	\$503	35	\$77,343
64020	677	\$252,234	\$417	39	\$75,583
64021	121	\$45,775	\$413	12	\$25,294
64022	37	\$17,109	\$480	9	\$26,422
64024	4,518	\$1,971,613	\$441	558	\$1,801,115
64028	49	\$26,723	\$378	7	\$16,711
64029	2,913	\$1,255,202	\$382	210	\$1,027,237
64030	7,302	\$3,002,261	\$422	623	\$2,132,679
64034	2,093	\$1,098,786	\$417	115	\$204,052
64035	209	\$83,433	\$501	30	\$46,234
64036	69	\$20,750	\$403	7	\$5,284
64037	1,663	\$612,738	\$426	654	\$1,369,195
64040	1,179	\$543,527	\$469	136	\$345,850
64048	1,205	\$683,445	\$493	184	\$460,923
64050	7,198	\$2,672,790	\$419	491	\$1,488,804
64052	8,161	\$3,156,306	\$409	526	\$2,091,682
64053	1,795	\$616,422	\$431	130	\$461,494
64054	1,376	\$517,919	\$428	85	\$291,849
64055	12,598	\$5,198,618	\$418	782	\$1,904,137
64056	4,180	\$1,706,096	\$420	299	\$656,977
64057	3,577	\$1,577,604	\$407	248	\$782,944
64058	1,807	\$815,494	\$434	129	\$286,719
64060	3,194	\$1,639,451	\$401	351	\$956,057
64061	524	\$285,549	\$523	58	\$466,376
64062	1,458	\$672,345	\$433	429	\$2,133,892
64063	8,099	\$3,613,271	\$420	520	\$1,517,790
64064	4,041	\$2,431,775	\$356	329	\$1,526,966
64066	20	\$8,895	\$392	3	\$4,854
64067	1,702	\$635,433	\$423	148	\$410,354
64068	10,076	\$4,511,279	\$379	616	\$1,943,352
64070	681	\$436,174	\$562	45	\$235,688
64071	116	\$50,144	\$424	15	\$38,010
64072	23	\$14,816	\$656	4	\$6,120
64073	18	\$11,924	\$859	1	\$1,983
64074	92	\$48,318	\$618	4	\$24,656
64075	2,611	\$1,238,121	\$443	240	\$828,954
64076	2,033	\$851,668	\$427	171	\$326,581
64077	372	\$183,318	\$538	39	\$69,070
64078	1,984	\$1,004,333	\$419	189	\$1,207,118
64079	2,479	\$1,168,481	\$438	231	\$923,997
64080	2,690	\$1,278,262	\$415	268	\$548,247
64081	6,038	\$2,882,073	\$404	348	\$629,259

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
64082	1,922	\$1,086,384	\$375	152	\$415,410
64083	4,372	\$1,859,116	\$341	263	\$586,817
64084	232	\$142,755	\$620	39	\$131,838
64085	1,957	\$784,533	\$431	307	\$552,210
64086	5,811	\$2,901,514	\$432	456	\$1,422,499
64088	284	\$134,508	\$487	21	\$82,470
64089	2,786	\$1,456,169	\$426	256	\$492,030
64090	7	\$2,555	\$616	0	\$0
64092	8	\$2,661	\$345	0	\$0
64093	5,521	\$2,071,345	\$390	398	\$1,023,322
64096	198	\$85,355	\$459	20	\$61,244
64097	227	\$99,928	\$472	17	\$38,003
64098	784	\$411,598	\$516	49	\$159,836
64101	53	\$15,934	\$651	5	\$34,704
64102	17	\$6,164	\$378	0	\$0
64105	646	\$136,739	\$367	31	\$50,330
64106	457	\$147,269	\$563	39	\$50,963
64108	1,292	\$511,756	\$542	79	\$168,713
64109	2,126	\$1,078,412	\$494	179	\$994,106
64110	4,216	\$2,166,267	\$568	351	\$919,887
64111	4,519	\$1,938,079	\$542	295	\$745,259
64112	3,311	\$1,985,370	\$500	234	\$421,577
64113	4,939	\$3,885,265	\$443	556	\$1,445,799
64114	11,059	\$4,813,133	\$426	730	\$2,073,393
64116	5,294	\$2,117,873	\$381	487	\$2,144,783
64117	4,330	\$1,488,397	\$383	433	\$936,802
64118	13,057	\$5,168,097	\$386	941	\$2,136,231
64119	9,500	\$4,007,765	\$383	938	\$2,794,459
64120	148	\$49,315	\$553	10	\$56,006
64123	2,940	\$1,322,556	\$525	259	\$982,974
64124	2,447	\$1,054,155	\$520	228	\$1,089,066
64125	555	\$215,549	\$521	51	\$194,931
64126	1,310	\$487,562	\$504	110	\$312,945
64127	3,660	\$1,401,973	\$515	289	\$1,269,546
64128	3,509	\$1,461,508	\$525	329	\$608,882
64129	2,779	\$1,235,563	\$513	300	\$774,150
64130	6,859	\$2,969,794	\$517	552	\$2,290,948
64131	7,174	\$3,108,121	\$449	588	\$2,049,191
64132	3,688	\$1,637,153	\$533	297	\$1,529,776
64133	12,127	\$5,414,081	\$432	977	\$3,108,915
64134	7,509	\$3,108,903	\$443	671	\$1,767,841
64136	384	\$181,041	\$452	43	\$185,903
64137	3,142	\$1,373,759	\$446	230	\$925,002
64138	8,583	\$3,700,953	\$431	704	\$1,942,941
64139	265	\$156,511	\$401	24	\$26,698
64145	1,861	\$1,170,574	\$440	155	\$519,685
64146	577	\$276,146	\$409	43	\$378,961
64147	15	\$3,406	N/A	0	\$0
64149	125	\$78,108	\$452	12	\$18,526
64150	489	\$188,222	\$430	50	\$74,205

Zip Code	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
64151	7,991	\$3,539,844	\$383	571	\$987,042
64152	7,996	\$3,907,718	\$382	715	\$2,579,437
64153	1,304	\$572,640	\$388	101	\$398,895
64154	1,428	\$555,522	\$380	84	\$579,824
64155	5,902	\$2,564,125	\$380	324	\$983,657
64156	144	\$76,313	\$347	17	\$29,898
64157	1,082	\$486,566	\$400	54	\$69,242
64158	805	\$359,936	\$409	42	\$41,576
64161	154	\$58,685	\$411	32	\$39,625
64163	91	\$27,736	\$384	6	\$41,108
64164	69	\$39,971	\$380	5	\$18,172
64165	24	\$12,213	\$387	4	\$7,283
64166	79	\$61,134	\$406	5	\$9,344
64167	89	\$67,485	\$304	8	\$131,727
64401	256	\$139,316	\$482	139	\$367,459
64402	610	\$216,579	\$402	43	\$59,688
64420	2	\$983	N/A	0	\$0
64421	117	\$48,849	\$535	12	\$37,889
64422	19	\$9,951	\$401	3	\$1,508
64423	55	\$21,216	\$687	2	\$5,493
64424	958	\$330,179	\$405	68	\$158,470
64426	26	\$6,828	\$468	0	\$0
64427	40	\$19,845	\$582	2	\$731
64428	97	\$33,468	\$410	5	\$3,068
64429	2,059	\$760,962	\$410	97	\$255,689
64430	105	\$48,729	\$483	11	\$16,479
64431	24	\$8,672	\$428	2	\$229
64432	9	\$4,827	\$558	2	\$429
64433	4	\$2,487	\$502	1	\$350
64434	19	\$9,806	\$687	1	\$180
64436	96	\$56,078	\$544	34	\$136,088
64437	152	\$54,371	\$449	23	\$37,372
64438	3	\$1,545	N/A	0	\$0
64439	306	\$157,272	\$497	58	\$477,885
64440	70	\$33,329	\$442	6	\$37,559
64441	6	\$2,428	\$554	0	\$0
64442	63	\$26,905	\$574	6	\$1,889
64443	144	\$88,904	\$637	24	\$74,168
64444	307	\$164,698	\$530	42	\$75,807
64445	7	\$3,277	\$327	1	\$106
64446	261	\$98,909	\$490	15	\$18,481
64447	1	\$353	N/A	0	\$0
64448	163	\$80,694	\$424	22	\$32,700
64449	38	\$19,120	\$531	5	\$73,239
64451	103	\$37,321	\$439	7	\$12,987
64453	13	\$2,755	\$253	0	\$0
64454	518	\$244,472	\$438	40	\$570,265
64455	31	\$10,223	\$324	1	\$600
64456	267	\$93,604	\$405	22	\$23,648
64457	8	\$3,799	N/A	3	\$39,400

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
64458	6	\$1,651	N/A	0	\$0
64459	62	\$32,479	\$623	11	\$19,436
64461	79	\$31,137	\$415	5	\$5,659
64463	264	\$95,163	\$400	12	\$17,358
64465	829	\$373,503	\$468	86	\$283,882
64466	68	\$25,519	\$431	4	\$2,454
64467	13	\$4,634	\$551	1	\$1,098
64468	2,969	\$1,093,031	\$393	113	\$390,879
64469	365	\$141,306	\$506	14	\$88,476
64470	401	\$156,073	\$427	24	\$576,876
64471	54	\$21,978	\$557	4	\$3,138
64473	310	\$117,689	\$424	14	\$23,024
64474	150	\$63,545	\$549	7	\$8,060
64475	17	\$10,076	\$606	0	\$0
64476	27	\$9,206	\$569	3	\$45,366
64477	907	\$427,181	\$434	71	\$185,271
64478	1	\$371	N/A	0	\$0
64479	73	\$25,113	\$504	3	\$2,030
64480	26	\$13,190	\$471	2	\$5,997
64481	135	\$44,289	\$457	5	\$8,739
64482	715	\$264,989	\$444	48	\$45,848
64483	42	\$19,596	\$500	7	\$17,716
64484	188	\$91,032	\$567	15	\$39,001
64485	1,855	\$705,411	\$388	914	\$2,149,477
64486	32	\$13,153	\$707	2	\$1,378
64487	50	\$18,234	\$447	7	\$5,239
64489	333	\$118,571	\$417	24	\$29,805
64490	332	\$158,639	\$483	39	\$282,464
64491	451	\$161,864	\$385	19	\$8,383
64492	303	\$175,137	\$469	101	\$247,974
64493	56	\$26,769	\$533	4	\$5,874
64494	134	\$47,657	\$424	17	\$34,077
64496	37	\$14,291	\$594	5	\$8,520
64497	36	\$17,145	\$566	2	\$1,685
64498	41	\$15,113	\$651	4	\$1,972
64499	2	\$1,733	\$1,992	0	\$0
64501	3,206	\$927,680	\$358	189	\$426,906
64503	3,731	\$1,182,661	\$349	357	\$1,339,123
64504	3,319	\$990,230	\$356	237	\$501,189
64505	3,893	\$1,406,567	\$355	762	\$2,632,999
64506	6,621	\$2,654,582	\$346	1,002	\$2,825,071
64507	4,098	\$1,411,934	\$354	326	\$808,167
64601	3,078	\$1,103,879	\$412	242	\$797,219
64620	70	\$35,151	\$437	7	\$75,675
64622	52	\$21,844	\$611	3	\$4,204
64623	62	\$20,405	\$440	10	\$7,117
64624	335	\$96,055	\$496	9	\$38,854
64625	70	\$29,452	\$568	5	\$5,454
64628	1,705	\$595,443	\$418	178	\$491,878

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
64630	68	\$21,995	\$434	3	\$12,551
64631	171	\$66,644	\$578	21	\$49,256
64632	74	\$25,515	\$640	1	\$25
64633	1,458	\$445,954	\$375	96	\$174,312
64635	48	\$18,185	\$595	6	\$7,980
64636	21	\$7,999	\$567	1	\$2,838
64637	38	\$18,729	\$632	3	\$3,156
64638	38	\$12,337	\$634	4	\$3,434
64639	11	\$6,944	\$779	0	\$0
64640	853	\$374,114	\$469	61	\$190,275
64641	68	\$22,589	\$420	7	\$22,178
64642	120	\$42,286	\$449	7	\$8,487
64643	84	\$32,978	\$533	3	\$3,205
64644	589	\$228,781	\$483	63	\$127,970
64645	14	\$7,704	\$829	0	\$0
64646	30	\$10,569	\$614	4	\$4,372
64647	23	\$9,201	\$520	2	\$3,296
64648	198	\$64,814	\$428	14	\$49,394
64649	80	\$39,108	\$611	4	\$150,993
64650	64	\$30,317	\$676	2	\$521
64651	83	\$33,205	\$489	5	\$4,020
64652	46	\$16,168	N/A	4	\$2,603
64653	106	\$34,629	\$502	12	\$88,767
64654	5	\$1,503	\$640	0	\$0
64655	21	\$6,531	\$431	0	\$0
64656	39	\$13,244	\$492	6	\$6,827
64657	26	\$10,612	\$567	1	\$500
64658	979	\$342,613	\$429	102	\$153,863
64659	112	\$51,440	\$593	9	\$11,311
64660	36	\$18,762	\$717	2	\$5,538
64661	163	\$50,112	\$501	13	\$19,878
64664	18	\$9,921	\$702	2	\$489
64665	1	\$488	N/A	1	\$251
64667	36	\$13,557	\$496	1	\$387
64668	247	\$91,033	\$438	15	\$29,507
64670	134	\$47,352	\$391	7	\$28,084
64671	209	\$109,753	\$634	37	\$242,481
64672	28	\$7,775	\$768	3	\$2,763
64673	509	\$164,385	\$455	32	\$85,122
64674	31	\$13,782	\$711	3	\$3,604
64676	16	\$8,444	\$865	1	\$1,177
64679	89	\$31,220	\$588	7	\$20,467
64681	33	\$12,936	\$639	6	\$5,446
64682	18	\$7,323	\$595	0	\$0
64683	2,223	\$750,969	\$422	115	\$286,250
64686	16	\$6,886	\$802	1	\$794
64687	1	\$286	N/A	0	\$0
64688	51	\$23,635	\$579	3	\$7,213
64689	69	\$28,583	\$554	8	\$20,680
64701	3,550	\$1,535,654	\$421	271	\$863,758

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
64720	712	\$280,772	\$458	65	\$92,812
64722	63	\$28,624	\$659	2	\$1,802
64723	85	\$36,347	\$511	4	\$6,572
64724	516	\$155,211	\$388	37	\$59,084
64725	380	\$160,840	\$451	23	\$36,855
64726	40	\$29,453	\$463	5	\$17,558
64728	78	\$31,943	\$625	4	\$5,568
64730	1,626	\$572,243	\$416	143	\$310,354
64733	136	\$56,923	\$534	14	\$11,237
64734	425	\$226,536	\$457	42	\$74,801
64735	3,128	\$1,207,497	\$393	199	\$453,667
64738	149	\$57,355	\$398	11	\$74,692
64739	83	\$47,278	\$524	5	\$16,920
64740	226	\$102,939	\$483	43	\$219,127
64741	31	\$14,813	\$487	0	\$0
64742	320	\$157,732	\$473	41	\$77,971
64743	20	\$9,990	\$638	0	\$0
64744	1,476	\$553,674	\$432	131	\$370,646
64745	19	\$7,362	\$717	0	\$0
64746	302	\$146,937	\$480	31	\$58,654
64747	622	\$280,837	\$481	52	\$101,045
64748	325	\$101,509	\$453	21	\$41,545
64750	13	\$4,938	N/A	1	\$1,000
64751	24	\$10,231	\$999	2	\$2,696
64752	43	\$16,507	\$571	3	\$3,080
64755	477	\$160,368	\$480	25	\$78,787
64756	35	\$16,247	\$575	3	\$1,500
64759	1,866	\$650,481	\$413	96	\$139,043
64761	214	\$79,777	\$450	24	\$41,420
64762	237	\$68,980	\$472	7	\$9,265
64763	261	\$88,437	\$463	38	\$72,693
64765	1	\$190	N/A	0	\$0
64767	59	\$27,074	\$562	2	\$21,147
64769	72	\$30,062	\$643	6	\$131,980
64770	178	\$60,423	\$409	13	\$21,667
64771	63	\$28,889	\$666	4	\$1,327
64772	3,821	\$1,274,325	\$417	196	\$794,020
64776	690	\$257,750	\$477	34	\$88,295
64777	2	\$959	\$470	0	\$0
64778	17	\$4,971	\$276	0	\$0
64779	344	\$126,408	\$484	29	\$59,311
64780	62	\$19,793	\$738	0	\$0
64781	15	\$9,594	\$646	0	\$7,296
64783	57	\$22,366	\$414	4	\$11,524
64784	211	\$68,360	\$567	20	\$134,802
64788	173	\$70,691	\$448	10	\$66,368
64790	94	\$34,951	\$505	7	\$34,275
64801	10,749	\$3,397,121	\$367	599	\$1,653,579
64804	9,771	\$3,707,269	\$375	642	\$1,396,082
64830	85	\$29,225	\$342	5	\$6,434

Zip Code	Exposures	Premium Written	Average Annual Premium; Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
64831	775	\$301,255	\$462	74	\$140,759
64832	94	\$46,034	\$532	7	\$39,223
64833	11	\$4,982	\$486	5	\$5,248
64834	2,289	\$915,620	\$395	167	\$412,796
64835	582	\$183,015	\$388	52	\$167,891
64836	6,004	\$2,150,095	\$390	439	\$1,162,373
64840	527	\$230,699	\$471	66	\$106,591
64841	189	\$67,010	\$397	9	\$11,406
64842	120	\$39,431	\$481	15	\$23,634
64843	466	\$179,004	\$502	55	\$200,816
64844	731	\$262,411	\$446	65	\$148,280
64847	74	\$22,570	\$576	4	\$15,656
64848	44	\$18,961	\$568	2	\$1,678
64849	15	\$7,258	\$691	0	\$0
64850	5,140	\$1,962,028	\$417	415	\$1,012,541
64853	14	\$6,678	\$380	0	\$0
64854	563	\$205,799	\$466	64	\$225,120
64855	478	\$168,836	\$422	48	\$48,641
64856	469	\$202,627	\$505	37	\$62,488
64857	24	\$11,037	\$666	0	\$0
64858	26	\$11,324	\$501	5	\$14,370
64859	94	\$42,957	\$590	10	\$9,194
64861	86	\$35,603	\$591	13	\$154,921
64862	591	\$215,559	\$457	38	\$233,593
64863	188	\$75,211	\$464	21	\$58,356
64864	20	\$7,095	\$390	2	\$1,293
64865	956	\$395,599	\$457	75	\$113,019
64866	103	\$41,495	\$546	14	\$559,617
64867	123	\$51,192	\$546	15	\$104,640
64868	4	\$1,291	\$234	2	\$773
64870	3,425	\$1,137,959	\$379	207	\$442,830
64873	53	\$24,780	\$509	7	\$9,939
64874	75	\$29,869	\$465	3	\$4,330
65001	53	\$21,778	\$471	6	\$6,077
65010	1,234	\$478,174	\$382	126	\$241,207
65011	408	\$148,850	\$390	25	\$116,500
65013	708	\$246,633	\$419	65	\$177,649
65014	401	\$170,505	\$487	27	\$40,672
65016	179	\$74,433	\$439	12	\$18,606
65017	157	\$67,814	\$534	11	\$13,835
65018	1,725	\$599,156	\$384	132	\$312,023
65020	5,639	\$2,428,523	\$429	375	\$1,208,240
65023	438	\$175,785	\$365	36	\$59,558
65024	225	\$71,432	\$478	22	\$99,831
65025	90	\$32,166	\$548	15	\$46,984
65026	3,142	\$1,020,447	\$364	201	\$746,758
65031	2	\$1,902	\$374	0	\$0
65032	258	\$88,814	\$353	13	\$59,756
65034	50	\$16,190	\$528	4	\$3,657
65035	307	\$128,410	\$453	22	\$40,894

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
65036	8	\$6,796	N/A	0	\$0
65037	2,833	\$1,302,322	\$449	137	\$318,932
65038	322	\$182,096	\$552	21	\$63,946
65039	542	\$258,050	\$432	35	\$93,730
65040	193	\$69,847	\$357	18	\$53,180
65041	1,430	\$595,423	\$420	158	\$261,583
65042	15	\$5,388	\$312	0	\$0
65043	2,084	\$823,495	\$378	158	\$277,022
65046	200	\$78,506	\$470	26	\$62,274
65047	202	\$68,968	\$402	16	\$19,807
65048	35	\$16,731	\$547	0	\$0
65049	5,529	\$2,120,595	\$359	307	\$614,928
65050	36	\$13,455	\$502	2	\$3,590
65051	902	\$337,656	\$400	69	\$213,042
65052	938	\$392,557	\$366	87	\$293,196
65053	294	\$137,187	\$399	29	\$61,997
65054	179	\$72,140	\$369	16	\$18,772
65055	10	\$4,959	\$645	1	\$303
65058	146	\$54,492	\$418	8	\$5,692
65059	97	\$40,795	\$522	9	\$9,082
65061	83	\$35,461	\$438	13	\$20,755
65062	46	\$19,742	\$503	0	\$0
65063	481	\$190,645	\$413	34	\$333,952
65064	73	\$27,090	\$433	7	\$12,365
65065	4,903	\$1,689,973	\$356	331	\$958,562
65066	1,655	\$683,632	\$439	134	\$285,091
65067	40	\$19,439	\$454	7	\$15,130
65068	86	\$37,821	\$771	5	\$5,498
65069	87	\$51,910	\$492	16	\$64,667
65072	1,657	\$747,482	\$457	83	\$311,921
65074	565	\$224,744	\$448	40	\$150,738
65075	124	\$50,065	\$431	6	\$17,969
65076	115	\$56,406	\$455	5	\$5,232
65077	64	\$21,306	\$387	2	\$2,965
65078	778	\$325,929	\$462	37	\$192,960
65079	4,103	\$1,655,214	\$374	245	\$1,021,677
65080	113	\$63,763	\$557	12	\$12,928
65081	779	\$265,335	\$373	63	\$60,076
65082	156	\$61,569	\$500	8	\$20,960
65083	45	\$14,846	\$441	4	\$15,578
65084	1,464	\$526,809	\$413	91	\$95,352
65085	306	\$145,287	\$538	28	\$25,763
65101	8,699	\$2,955,174	\$339	2,357	\$5,971,674
65109	10,317	\$3,625,486	\$320	790	\$1,723,587
65201	7,631	\$2,320,455	\$338	368	\$1,011,702
65202	8,991	\$2,775,556	\$322	460	\$1,303,114
65203	14,461	\$5,292,191	\$312	795	\$1,391,655
65230	101	\$34,545	\$441	7	\$2,791
65231	442	\$166,061	\$425	36	\$128,181
65232	28	\$11,437	\$531	7	\$24,689

Zip Code	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
65233	2,773	\$912,889	\$344	256	\$481,078
65236	340	\$114,960	\$445	30	\$41,760
65237	82	\$36,139	\$471	8	\$10,866
65239	190	\$88,459	\$504	21	\$28,046
65240	1,781	\$576,675	\$356	200	\$507,734
65243	271	\$104,282	\$443	31	\$52,091
65244	55	\$23,636	\$667	8	\$5,464
65246	7	\$3,491	\$575	4	\$4,575
65247	82	\$35,189	\$546	9	\$13,385
65248	941	\$317,313	\$367	38	\$142,685
65250	56	\$20,695	\$461	5	\$16,677
65251	4,103	\$1,366,913	\$363	266	\$774,731
65254	399	\$135,202	\$400	30	\$199,982
65255	853	\$304,845	\$353	69	\$107,156
65256	443	\$155,571	\$354	31	\$106,366
65257	170	\$66,801	\$588	26	\$61,099
65258	44	\$15,329	\$474	7	\$3,082
65259	552	\$187,972	\$418	75	\$132,903
65260	54	\$21,675	\$527	8	\$32,222
65261	255	\$87,142	\$503	38	\$42,067
65262	71	\$30,951	\$484	6	\$11,679
65263	236	\$86,338	\$467	23	\$29,019
65264	145	\$53,281	\$391	14	\$14,186
65265	4,371	\$1,483,965	\$370	533	\$817,734
65270	4,475	\$1,394,570	\$375	324	\$530,143
65274	386	\$136,796	\$408	26	\$174,562
65275	582	\$214,838	\$472	46	\$106,145
65276	278	\$98,543	\$489	40	\$39,892
65278	15	\$6,856	\$599	1	\$315
65279	413	\$195,584	\$407	15	\$35,571
65280	21	\$9,733	\$338	3	\$55,269
65281	696	\$239,314	\$445	66	\$113,817
65282	18	\$5,749	\$782	0	\$0
65283	41	\$22,439	\$539	1	\$3,998
65284	538	\$177,975	\$386	47	\$154,529
65285	37	\$18,727	\$604	6	\$5,026
65286	16	\$8,265	\$754	3	\$15,921
65287	37	\$21,646	\$636	4	\$3,575
65301	8,988	\$2,981,487	\$359	818	\$2,117,673
65305	533	\$89,223	\$352	11	\$7,508
65320	27	\$21,268	\$538	3	\$2,325
65321	62	\$27,332	\$527	5	\$9,167
65322	52	\$23,664	\$620	5	\$15,727
65323	89	\$37,517	\$488	4	\$5,974
65324	1,305	\$602,740	\$461	84	\$424,236
65325	454	\$171,396	\$432	27	\$41,456
65326	849	\$393,700	\$510	48	\$97,446
65327	18	\$8,111	\$502	4	\$1,179
65329	58	\$27,595	\$513	11	\$66,896
65330	64	\$19,453	\$423	6	\$3,454

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
65332	211	\$83,867	\$471	7	\$14,120
65333	83	\$32,753	\$617	10	\$39,084
65334	111	\$46,234	\$459	10	\$18,269
65335	56	\$16,862	\$352	4	\$16,820
65336	1,076	\$428,588	\$464	105	\$131,149
65337	318	\$116,132	\$431	29	\$91,005
65338	690	\$273,168	\$469	41	\$61,117
65339	67	\$23,494	\$655	3	\$3,171
65340	3,681	\$1,122,279	\$354	245	\$448,464
65344	26	\$17,455	\$580	7	\$14,032
65345	27	\$13,078	\$487	3	\$92,294
65347	42	\$20,187	\$643	3	\$3,063
65348	149	\$68,467	\$549	10	\$12,020
65349	544	\$163,178	\$410	48	\$130,692
65350	306	\$130,128	\$450	37	\$112,280
65351	535	\$188,818	\$452	39	\$156,762
65354	93	\$37,535	\$516	12	\$62,757
65355	3,172	\$1,336,165	\$456	221	\$405,113
65360	1,179	\$395,737	\$408	71	\$185,240
65401	7,111	\$2,688,542	\$409	400	\$1,100,550
65433	3	\$1,450	N/A	0	\$0
65436	9	\$3,896	\$767	1	\$1,136
65438	349	\$117,735	\$423	13	\$142,230
65439	35	\$16,042	\$531	0	\$0
65440	75	\$40,332	\$520	3	\$4,662
65441	999	\$389,694	\$438	53	\$344,343
65443	8	\$3,148	\$358	2	\$2,758
65444	80	\$41,880	\$543	5	\$7,988
65446	77	\$34,935	\$786	4	\$3,290
65449	42	\$26,829	\$684	1	\$668
65452	803	\$263,277	\$418	54	\$280,354
65453	2,271	\$875,484	\$409	135	\$266,806
65456	79	\$34,553	\$545	8	\$60,012
65457	54	\$19,302	\$432	1	\$8,101
65459	1,489	\$534,987	\$455	117	\$497,567
65461	30	\$13,019	\$501	2	\$2,892
65462	199	\$87,511	\$599	14	\$126,142
65463	59	\$27,088	\$585	1	-\$3,623
65464	26	\$8,941	\$406	1	\$705
65466	424	\$155,700	\$480	16	\$300,233
65468	7	\$2,318	\$580	1	\$3,248
65470	36	\$16,883	\$731	2	\$8,449
65473	704	\$124,536	\$441	26	\$50,834
65479	20	\$5,420	\$443	1	\$640
65483	1,300	\$438,795	\$412	72	\$205,734
65484	13	\$7,182	\$675	0	\$0
65486	618	\$195,092	\$430	46	\$65,822
65501	37	\$13,847	\$455	0	\$0
65529	88	\$34,344	\$398	9	\$16,338
65532	4	\$1,553	\$636	0	\$0

Zip Code	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
65534	106	\$41,662	\$492	6	\$32,404
65535	271	\$120,264	\$529	19	\$26,696
65536	5,806	\$2,163,198	\$398	424	\$1,467,189
65540	57	\$19,118	\$491	1	\$894
65541	47	\$18,516	\$472	2	\$1,549
65542	793	\$287,126	\$465	36	\$75,590
65543	10	\$5,206	\$521	1	\$697
65546	1	\$950	N/A	0	\$0
65548	1,123	\$331,007	\$392	46	\$66,757
65550	546	\$233,769	\$521	28	\$49,373
65552	285	\$144,065	\$535	18	\$20,250
65555	139	\$59,303	\$562	13	\$42,280
65556	1,005	\$378,913	\$464	70	\$432,324
65557	47	\$25,272	\$593	3	-\$532
65559	2,283	\$827,390	\$422	103	\$167,806
65560	3,458	\$1,121,926	\$438	153	\$735,380
65564	8	\$3,378	\$521	6	\$5,029
65565	1,207	\$463,235	\$448	74	\$391,373
65566	310	\$129,177	\$471	21	\$34,347
65567	133	\$62,253	\$540	7	\$6,689
65570	70	\$26,060	\$554	5	\$30,488
65571	291	\$91,580	\$475	14	\$12,279
65572	7	\$2,937	\$1,068	1	\$4,500
65573	4	\$1,357	\$408	0	\$0
65580	128	\$56,286	\$546	9	\$38,746
65582	452	\$166,080	\$390	33	\$98,146
65583	3,575	\$1,305,429	\$417	223	\$771,324
65584	186	\$58,899	\$376	4	\$58,492
65586	4	\$1,837	N/A	1	\$500
65588	385	\$129,672	\$451	16	\$119,161
65589	18	\$6,695	\$662	0	\$0
65590	106	\$52,677	\$594	12	\$68,856
65591	125	\$59,238	\$496	13	\$104,330
65601	83	\$35,876	\$505	3	\$640
65603	42	\$20,684	\$540	1	\$2,368
65604	647	\$295,429	\$510	57	\$472,182
65605	3,078	\$1,024,159	\$406	175	\$578,457
65606	617	\$189,856	\$460	30	\$78,574
65607	1	\$616	N/A	0	\$0
65608	1,670	\$578,217	\$426	90	\$720,332
65609	147	\$43,103	\$515	4	\$4,307
65610	787	\$352,441	\$411	74	\$514,537
65611	722	\$339,680	\$412	37	\$118,579
65612	227	\$124,301	\$549	32	\$63,537
65613	3,354	\$1,264,984	\$398	225	\$480,968
65614	44	\$17,688	\$561	1	\$875
65616	6,934	\$2,243,335	\$352	349	\$1,214,420
65617	227	\$115,601	\$557	21	\$94,028
65618	19	\$10,183	\$472	0	\$0
65619	1,323	\$561,110	\$390	96	\$181,513

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
65620	34	\$21,664	\$590	3	\$139,252
65622	1,508	\$580,874	\$428	121	\$326,429
65623	28	\$14,752	\$555	0	\$0
65624	425	\$177,054	\$422	31	\$115,160
65625	1,778	\$774,171	\$450	149	\$358,684
65626	147	\$63,325	\$561	5	\$23,688
65627	160	\$72,098	\$565	10	\$26,508
65629	54	\$31,688	\$646	3	\$4,210
65630	34	\$19,434	\$618	5	\$3,304
65631	628	\$289,446	\$438	50	\$97,619
65632	394	\$139,301	\$468	35	\$82,277
65633	619	\$242,871	\$456	72	\$125,826
65634	62	\$25,384	\$462	4	\$2,821
65635	60	\$31,525	\$572	1	\$1,140
65636	12	\$5,288	\$485	2	\$862
65637	138	\$56,420	\$527	6	\$4,388
65638	25	\$10,480	\$593	1	\$1,743
65640	57	\$28,113	\$533	4	\$3,479
65641	553	\$301,396	\$566	92	\$237,566
65644	238	\$122,684	\$563	27	\$32,667
65645	4	\$1,224	\$401	0	\$0
65646	148	\$74,508	\$641	10	\$10,099
65647	278	\$119,486	\$546	22	\$105,125
65648	1,110	\$546,154	\$485	85	\$244,368
65649	171	\$69,440	\$521	6	\$16,227
65650	205	\$90,892	\$534	13	\$23,547
65652	499	\$220,988	\$497	44	\$327,295
65653	1,632	\$626,092	\$409	107	\$190,042
65654	21	\$11,201	\$762	3	\$996
65655	570	\$198,209	\$513	36	\$47,312
65656	1,069	\$459,590	\$422	89	\$464,542
65657	3	\$1,996	\$781	0	\$0
65658	455	\$247,521	\$539	27	\$38,166
65659	23	\$12,585	\$695	0	\$0
65660	9	\$3,223	\$588	1	\$565
65661	614	\$222,456	\$464	36	\$48,131
65662	121	\$45,709	\$538	6	\$8,417
65663	131	\$63,715	\$508	13	\$12,129
65664	16	\$8,292	\$738	2	\$696
65666	11	\$4,588	\$537	1	\$680
65667	363	\$130,928	\$505	13	\$51,394
65668	439	\$169,574	\$440	27	\$39,393
65669	294	\$175,969	\$538	19	\$62,001
65672	1,848	\$663,684	\$378	117	\$508,289
65674	327	\$97,509	\$410	16	\$68,675
65675	22	\$10,374	\$591	2	\$4,132
65676	133	\$57,894	\$520	9	\$6,454
65679	384	\$158,672	\$422	34	\$124,123
65680	186	\$81,812	\$502	10	\$15,812
65681	841	\$348,061	\$419	92	\$399,404

Zip Code	Exposures	Premium Written	Average Annual	Loss Count	Loss Amount
			Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage		
65682	394	\$123,345	\$376	24	\$55,425
65685	99	\$44,625	\$573	5	\$26,350
65686	2,682	\$1,149,740	\$410	140	\$373,027
65688	22	\$6,359	\$446	1	\$359
65689	997	\$314,662	\$380	90	\$254,881
65690	53	\$18,970	\$411	2	\$25,397
65692	185	\$57,012	\$460	12	\$33,791
65701	19	\$7,378	\$394	1	\$1,275
65702	17	\$6,900	\$475	0	\$0
65704	534	\$193,002	\$398	30	\$59,575
65705	785	\$288,636	\$446	48	\$83,276
65706	3,049	\$1,187,715	\$445	192	\$433,276
65707	370	\$129,604	\$444	26	\$129,801
65708	2,986	\$1,102,955	\$406	233	\$380,996
65710	155	\$62,841	\$519	18	\$28,615
65711	1,828	\$596,692	\$368	128	\$312,705
65712	1,866	\$703,442	\$426	241	\$401,956
65713	231	\$100,765	\$585	16	\$36,549
65714	6,539	\$2,629,097	\$364	595	\$1,984,409
65715	14	\$5,444	\$565	0	\$0
65717	153	\$66,071	\$549	4	\$6,326
65720	26	\$17,036	\$1,103	4	\$3,359
65721	5,457	\$2,286,434	\$389	518	\$1,123,248
65722	132	\$60,588	\$481	12	\$119,066
65723	586	\$243,651	\$517	47	\$51,422
65724	478	\$205,878	\$516	25	\$20,557
65725	522	\$246,618	\$511	42	\$89,181
65726	11	\$3,375	\$384	0	\$0
65727	23	\$11,844	\$321	2	\$9,771
65728	22	\$12,005	\$626	1	\$321
65729	122	\$54,348	\$523	14	\$40,945
65730	20	\$10,613	\$592	2	\$1,499
65731	78	\$35,922	\$483	5	\$6,533
65732	88	\$38,558	\$544	5	\$7,246
65733	94	\$37,192	\$453	12	\$44,581
65734	474	\$203,644	\$520	47	\$51,293
65735	15	\$7,467	\$506	0	\$0
65737	2,225	\$973,035	\$424	132	\$365,778
65738	3,520	\$1,348,493	\$377	239	\$539,744
65739	335	\$155,737	\$434	32	\$94,950
65740	552	\$164,844	\$367	33	\$41,551
65741	3	\$1,227	N/A	0	\$0
65742	2,433	\$1,198,416	\$426	279	\$649,062
65744	19	\$10,323	\$641	2	\$12,910
65745	226	\$100,596	\$509	29	\$338,321
65746	758	\$313,645	\$449	51	\$160,972
65747	1,929	\$900,024	\$452	145	\$315,668
65752	27	\$13,058	\$491	1	\$9,555
65753	531	\$231,257	\$444	37	\$127,300
65754	95	\$51,213	\$557	5	\$5,530

Zip Code	Exposures	Premium Written	Average Annual Premium, Standard Homeowners Policy (HO 1, 2, 3, or 5) \$70k-\$99k Coverage	Loss Count	Loss Amount
65755	58	\$23,533	\$502	1	\$726
65756	56	\$23,360	\$768	4	\$28,146
65757	1,521	\$707,502	\$443	137	\$443,152
65759	179	\$73,642	\$510	11	\$48,012
65760	104	\$45,583	\$491	5	\$3,412
65761	353	\$155,550	\$507	21	\$51,684
65762	41	\$16,279	\$780	3	\$3,952
65764	62	\$34,916	\$560	7	\$6,971
65765	10	\$2,888	\$522	1	\$2,165
65766	17	\$6,295	\$648	1	\$338
65767	236	\$101,097	\$459	12	\$14,379
65768	42	\$16,682	\$547	5	\$46,487
65769	406	\$154,060	\$474	39	\$79,177
65770	483	\$203,978	\$449	38	\$146,822
65771	212	\$100,017	\$426	21	\$110,689
65772	217	\$95,732	\$553	29	\$39,248
65773	88	\$31,603	\$401	6	\$25,021
65774	143	\$42,828	\$371	7	\$8,233
65775	5,313	\$1,776,858	\$387	410	\$1,160,677
65776	3	\$1,730	N/A	0	\$0
65777	60	\$20,742	\$529	1	\$0
65778	95	\$28,803	\$453	2	\$22,898
65779	452	\$182,568	\$478	20	\$89,863
65781	1,811	\$735,082	\$380	123	\$273,638
65783	16	\$7,892	\$433	1	\$12,882
65784	10	\$5,206	\$336	0	\$0
65785	989	\$399,534	\$404	63	\$178,813
65786	256	\$121,252	\$528	13	\$121,699
65787	509	\$263,255	\$470	23	\$21,208
65788	44	\$13,849	\$546	0	\$0
65789	211	\$90,071	\$562	12	\$80,774
65790	86	\$36,783	\$530	7	\$7,423
65791	1,211	\$354,082	\$379	55	\$81,260
65793	1,148	\$343,338	\$387	54	\$140,303
65802	11,481	\$3,624,494	\$350	769	\$2,239,151
65803	11,169	\$3,786,493	\$380	850	\$2,045,364
65804	14,341	\$5,570,193	\$360	1,510	\$3,783,158
65806	1,715	\$443,347	\$367	91	\$247,883
65807	16,348	\$5,408,204	\$362	1,169	\$2,621,618
65809	3,298	\$2,236,468	\$395	464	\$1,352,819
65810	5,285	\$2,404,734	\$376	491	\$1,702,993

